

# Table of Contents

---

<b>RESPONSIBILITIES AND ROLES</b>	<b>1-1</b>
Responsibilities	1-1
Roles - CDIA, Consumer Reporting Agencies, Metro 2 Format Task Force, ACDV Task Force, Data Furnisher, Federal Trade Commission	1-2
<b>AUTOMATED DATA REPORTING</b>	<b>2-1</b>
Advantages of the Metro 2 Format	2-1
Industry Reporting Standards	2-2
Industry Standard for Reporting Account Delinquency	2-2
Maintaining Integrity and Consistency of Credit Information	2-3
<b>METRO 2 FORMAT</b>	<b>3-1</b>
Metro 2 Format Table of Contents	3-1
Business Requirements	3-9
Programming Standards	3-11
Production Tips	3-13
Record Layouts	3-14
Field Definitions	4-1
Exhibits	5-1
Frequently Asked Questions and Answers	6-1
Glossary of Terms	7-1
Implementation Checklist	8-1
Child Support Reporting	9-1
Third Party Collection Agency/Debt Purchaser/ Factoring Company Reporting	10-1
Student Loan Reporting	11-1
Utility Company Reporting	12-1
<b>CORRECTION PROCESS</b>	<b>13-1</b>
Automated File Maintenance	13-2
Automated Universal Data Process	13-2
Benefits of AUD over Manual Universal Data Forms	13-3
<b>CONSUMER DISPUTE PROCESS</b>	<b>14-1</b>
Automated Consumer Dispute Verification	14-2
ACDV Workflow	14-2
Benefits of ACDV over Manual Consumer Dispute Verification Forms	14-3
Consumer Dispute Verification Forms	14-3

# Responsibilities and Roles

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## **RESPONSIBILITIES**

Credit reporting information is sensitive data. The issues of accuracy and completeness of information and fairness to consumers are not just a concern of the consumer reporting agencies; credit grantor participation is also required. Federal and state laws already regulate certain aspects of credit reporting. In order to protect your ability to conduct business without the further intervention of external forces, you must participate in the accuracy process.

Both credit grantors and consumers depend on consumer reporting agencies to acquire and maintain accurate credit histories. This can only be accomplished if the provider of consumer data understands the tools that are available and adheres to the standards for credit reporting.

The purpose of this guide is to document this very important process and includes:

- Industry Standards
- Metro 2 Format
- Metro 2 Implementation Checklist
- Automated Universal Data Process
- Automated Consumer Dispute Verification

The Metro 2 Format Task Force strongly encourages you to make the fullest use of the tools and procedures outlined in this guide, and to contact the consumer reporting agencies at any time for whatever assistance you may need.

# Responsibilities and Roles

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## ROLES

### **Consumer Data Industry Association (CDIA)**

An international trade association representing the consumer credit, mortgage reporting, employment and tenant screening and collection service industries. Headquartered in Washington, DC, CDIA provides legislative assistance and a lobbying function to its members, and works with the consumer reporting agencies to establish standards for the consumer reporting industry.

For more information about CDIA, visit their website at [www.cdiaonline.org](http://www.cdiaonline.org).

### **Consumer Reporting Agencies**

Individual companies that collect, store, maintain and distribute information on consumer credit history.

For more information about the agencies, visit their websites at:

[www.equifax.com](http://www.equifax.com)  
[www.experian.com](http://www.experian.com)  
[www.innovis-cbc.com](http://www.innovis-cbc.com)  
[www.transunion.com](http://www.transunion.com)

### **Metro 2 Format Task Force**

Despite the competitive and organizational barriers within the credit industry, the consumer reporting agencies continue to work together to develop, maintain and enhance an industry-standard reporting format. The task force's mission is to provide a standardized method for the reporting of accurate, complete and timely data.

The Metro 2 Format Task Force is comprised of representatives from Equifax, Experian, Innovis and TransUnion and is supported by the CDIA.

For information specific to data reporting, click on the Metro 2 option at [www.cdiaonline.org](http://www.cdiaonline.org).

## Responsibilities and Roles

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### **ACDV Task Force**

This group maintains an industry-wide automated consumer dispute resolution system, which is required by the Fair Credit Reporting Act (FCRA) section 611 (a) (5) (D). This task force also meets through the auspices of CDIA and includes representatives from Equifax, Experian, Innovis and TransUnion.

For information specific to consumer disputes, click on the ACDV/AUD option at [www.cdiaonline.org](http://www.cdiaonline.org).

### **Data Furnisher**

Company who provides consumer credit accounts receivables to one or more consumer reporting agency.

Duties of furnishers are described in FCRA (section 623). See <http://www.ftc.gov/os/statutes/fcra.pdf> for additional information.

### **Federal Trade Commission (FTC)**

Under the FCRA (section 621), the FTC is charged with enforcing and interpreting the Fair Credit Reporting Act. As such, they issue staff opinion letters, press releases and consumer educational materials. More information can be found on the Internet at <http://www.ftc.gov/os/statutes/fcrajump.htm>.

# Automated Data Reporting

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## **ADVANTAGES OF THE METRO 2 FORMAT**

- Accepted by all consumer reporting agencies, the Metro 2 Format enables the reporting of accurate, complete and timely credit information.
- Meets all requirements of the Fair Credit Billing Act (FCBA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) and all applicable state laws.
- When all data fields are used accurately and reported each month, compliance with legislation is ensured.
- Allows credit information to be added and mapped to the consumer's file with greater consistency.
- Allows complete identification information to be reported for each consumer (including co-debtor, co-signer, etc.) each month which improves the ability of the consumer reporting systems to match to the correct consumer.
- Accommodates cycle reporting of data, which allows more timely updating of the credit file.
- Accommodates additional information not provided in other formats used for reporting credit information:
  - Full four digit year
  - New data elements
  - Consumer-specific ties
  - Expanded functionality
- The Payment History Profile (up to 24 months) makes it possible for the credit grantor to supply automated updates/corrections for the file rather than costly manual updates/corrections, and reduces consumer disputes.

# Automated Data Reporting

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- Flexibility of the format provides for future enhancements.

Reporting in the Metro 2 Format greatly benefits the credit grantor, the consumer reporting agencies and your customer, the consumer.

## INDUSTRY REPORTING STANDARDS

An industry standard for reporting consumer accounts will ensure the integrity and consistency of the credit information being reported.

- All accounts must be reported on a monthly basis.
- A final Account Status Code must be reported when the accounts are ultimately paid or closed.
- If reporting by cycles, all accounts must be reported at the close of each cycle.
- When reporting delinquent accounts, the "Industry Standard for Reporting Account Delinquency" must be followed.

## INDUSTRY STANDARD FOR REPORTING ACCOUNT DELINQUENCY

The "clock" for a 30-day delinquency starts 30 days after the **due date**, as opposed to the billing date.

The following example tracks an account history for four months, specifying the Metro 2 Account Status Code that should be reported.

<b>Billing Dates</b>	<b>Jan. 1</b>	<b>Feb. 1</b>	<b>Mar. 1</b>	<b>Apr. 1</b>
Bills Received	1	2	3	4
Payments Past Due	0	1	2	3
Age from Due Date	0	1	31	61
Age from Billing Date	0	30	60	90
Metro 2 Status Code	11	11	71	78

### Definitions:

Metro 2 Status Code 11	0 – 29 days past due date
Metro 2 Status Code 71	30 – 59 days past due date
Metro 2 Status Code 78	60 – 89 days past due date

# Automated Data Reporting

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## **MAINTAINING INTEGRITY AND CONSISTENCY OF CREDIT INFORMATION**

Once information is reported accurately, it is important that data furnishers not ask for a subsequent change in the history payment record unless the payment history is inaccurate.

- Consumer credit history information will be reported in a factual, precise and objective manner.
- Only inaccurately reported accounts should be deleted. Paid derogatory accounts, such as collections or charge offs, should be reported as paid; they should not be deleted.
- Requests by consumers for reverification of challenged information must be processed promptly.
- Unless an error is discovered, the consumer will be advised that the factual credit history will continue to be reported.

***Asking for exceptions to the standards jeopardizes the integrity of the data.***

# Metro 2 Format

## Table of Contents

---

<b>BUSINESS REQUIREMENTS</b>	<b>3-9</b>
<b>PROGRAMMING STANDARDS</b>	<b>3-11</b>
<b>PRODUCTION TIPS</b>	<b>3-13</b>
<b>RECORD LAYOUTS</b>	<b>3-14</b>
Header Record — Packed Format	3-14
Header Record — Character Format	3-15
366 Base Segment — Packed Format	3-16
426 Base Segment — Character Format	3-18
J1 Segment — Associated Consumer — Same Address	3-20
J2 Segment — Associated Consumer — Different Address	3-21
K1 Segment — Original Creditor Name	3-22
K2 Segment — Purchased Portfolio/Sold To	3-22
K3 Segment — Mortgage Information	3-23
K4 Segment — Specialized Payment Information	3-23
L1 Segment — Account Number/Identification Number Change	3-24
N1 Segment — Employment	3-24
Trailer Record — Packed Format	3-25
Trailer Record — Character Format	3-27
<b>FIELD DEFINITIONS</b>	
<b>HEADER RECORD</b>	<b>4-1</b>
Block Descriptor Word (BDW)	4-1
Record Descriptor Word (RDW)	4-1
Record Identifier	4-1
Cycle Number	4-2
Innovis Program Identifier	4-2
Equifax Program Identifier	4-2
Experian Program Identifier	4-2
Trans Union Program Identifier	4-2



# Metro 2 Format Table of Contents

---

Activity Date	4-2
Date Created	4-2
Program Date	4-2
Program Revision Date	4-3
Reporter Name	4-3
Reporter Address	4-3
Reporter Telephone Number	4-3
Software Vendor Name	4-3
Software Version Number	4-3
Reserved	4-3

## **BASE SEGMENT** **4-4**

Block Descriptor Word (BDW)	4-4
Record Descriptor Word (RDW)	4-4
Processing Indicator	4-4
Time Stamp	4-5
Correction Indicator	4-6
Identification Number	4-7
Cycle Identifier	4-7
Consumer Account Number	4-7
Portfolio Type	4-7
Account Type	4-8
Date Opened	4-8
Credit Limit	4-8
Highest Credit or Original Loan Amount	4-9
Terms Duration	4-9
Terms Frequency	4-10
Scheduled Monthly Payment Amount	4-10
Actual Payment Amount	4-11
Account Status	4-11
Payment Rating	4-11
Payment History Profile	4-12
Special Comment	4-13
Compliance Condition Code	4-14
Current Balance	4-15
Amount Past Due	4-15
Original Charge-off Amount	4-15
Billing Date	4-16

# Metro 2 Format Table of Contents

---

FCRA Compliance/Date of First Delinquency	4-17
Date Closed	4-18
Date of Last Payment	4-18
Reserved	4-18
Consumer Transaction Type	4-18
Surname	4-19
First Name	4-19
Middle Name	4-19
Generation Code	4-19
Social Security Number	4-20
Date of Birth	4-20
Telephone Number	4-20
ECOA Code	4-21
Consumer Information Indicator	4-22
Country Code	4-22
First Line of Address	4-23
Second Line of Address	4-23
City	4-23
State	4-23
Postal/Zip Code	4-24
Address Indicator	4-24
Residence Code	4-24

## **J1 SEGMENT**

### **ASSOCIATED CONSUMER — SAME ADDRESS 4-25**

Segment Identifier	4-25
Consumer Transaction Type	4-25
Surname	4-25
First Name	4-26
Middle Name	4-26
Generation Code	4-26
Social Security Number	4-26
Date of Birth	4-26
Telephone Number	4-27
ECOA Code	4-27
Consumer Information Indicator	4-28
Reserved	4-28

# Metro 2 Format Table of Contents

---

## J2 SEGMENT

### ASSOCIATED CONSUMER — DIFFERENT ADDRESS 4-29

Segment Identifier	4-29
Consumer Transaction Type	4-29
Surname	4-29
First Name	4-30
Middle Name	4-30
Generation Code	4-30
Social Security Number	4-30
Date of Birth	4-30
Telephone Number	4-31
ECOA Code	4-31
Consumer Information Indicator	4-32
Country Code	4-32
First Line of Address	4-32
Second Line of Address	4-33
City	4-33
State	4-33
Postal/Zip Code	4-33
Address Indicator	4-33
Residence Code	4-34
Reserved	4-34

## K1 SEGMENT

### ORIGINAL CREDITOR NAME 4-35

Segment Identifier	4-35
Original Creditor Name	4-35
Creditor Classification	4-36

## K2 SEGMENT

### PURCHASED PORTFOLIO/SOLD TO 4-37

Segment Identifier	4-37
Portfolio Indicator	4-37
Purchased Portfolio or Sold To Name	4-37
Reserved	4-37

# Metro 2 Format Table of Contents

---

<b>K3 SEGMENT</b>	
<b>MORTGAGE INFORMATION</b>	<b>4-38</b>
Segment Identifier	4-38
Agency Identifier	4-38
Account Number	4-38
Mortgage Identification Number	4-38
<b>K4 SEGMENT</b>	
<b>SPECIALIZED PAYMENT INFORMATION</b>	<b>4-39</b>
Segment Identifier	4-39
Specialized Payment Indicator	4-39
Deferred Payment Start Date	4-39
Payment Due Date	4-39
Payment Amount	4-39
Reserved	4-39
<b>L1 SEGMENT</b>	
<b>ACCOUNT NUMBER/IDENTIFICATION NUMBER</b>	<b>4-40</b>
Segment Identifier	4-40
Change Indicator	4-40
New Consumer Account Number	4-40
New Identification Number	4-41
Reserved	4-41
<b>N1 SEGMENT</b>	
<b>EMPLOYMENT</b>	<b>4-42</b>
Segment Identifier	4-42
Employer Name	4-42
First Line of Employer Address	4-42
Second Line of Employer Address	4-42
Employer City	4-42
Employer State	4-42
Employer Postal/Zip Code	4-42
Occupation	4-43
Reserved	4-43

# Metro 2 Format Table of Contents

---

<b>TRAILER RECORD</b>	<b>4-44</b>
Record Descriptor Word (RDW)	4-44
Record Identifier	4-44
Total Base Records	4-44
Reserved	4-44
Total Associated Consumer Segments (J1)	4-44
Total Associated Consumer Segments (J2)	4-44
Block Count	4-44
Total of Status Code DA	4-44
Total of Status Code 05	4-45
Total of Status Code 11	4-45
Total of Status Code 13	4-45
Total of Status Code 61	4-45
Total of Status Code 62	4-45
Total of Status Code 63	4-45
Total of Status Code 64	4-45
Total of Status Code 65	4-45
Total of Status Code 71	4-45
Total of Status Code 78	4-45
Total of Status Code 80	4-45
Total of Status Code 82	4-46
Total of Status Code 83	4-46
Total of Status Code 84	4-46
Total of Status Code 88	4-46
Total of Status Code 89	4-46
Total of Status Code 93	4-46
Total of Status Code 94	4-46
Total of Status Code 95	4-46
Total of Status Code 96	4-46
Total of Status Code 97	4-46
Total of ECOA Code Z (All Segments)	4-47
Total Employment Segments	4-47
Total Original Creditor Segments	4-47
Total Purchased Portfolio/Sold To Segments	4-47
Total Mortgage Information Segments	4-47
Total Specialized Payment Information Segments	4-47
Total Change Segments	4-47
Total Social Security Numbers (All Segments)	4-48

# Metro 2 Format Table of Contents

---

Total Social Security Numbers (Base Segments)	4-48
Total Social Security Numbers (J1 Segments)	4-48
Total Social Security Numbers (J2 Segments)	4-48
Total Dates of Birth (All Segments)	4-48
Total Dates of Birth (Base Segments)	4-48
Total Dates of Birth (J1 Segments)	4-49
Total Dates of Birth (J2 Segments)	4-49
Total Telephone Numbers (All Segments)	4-49
Reserved	4-49

## **EXHIBITS** **5-1**

Exhibit 1 — Account Type Codes by Industry	5-1
Exhibit 2 — Account Type Codes	5-6
Exhibit 3 — Terms/Payment Amount Conversion to Monthly	5-9
Exhibit 4 — Account Status Codes	5-10
Exhibit 5 — Examples of Reporting Payment History Profile	5-11
Exhibit 6 — Special Comment Codes —by Category within Portfolio	5-12
Exhibit 7 — Special Comment Codes	5-16
Exhibit 8 — Explanation and Examples of FCRA Compliance/ Date of First Delinquency	5-18
Exhibit 9 — Consumer Information Indicators	5-21
Exhibit 10 —Country Codes	5-22
Exhibit 11 —General Rules for Addresses	5-24
Exhibit 12 —State Codes	5-25
Exhibit 13 —Examples of Record Layouts — Hexadecimal Representation	5-26

## **FREQUENTLY ASKED QUESTIONS AND ANSWERS** **6-1**

Segments and Appendages	6-1
BDW / RDW	6-3
Delinquency Reporting	6-3
Cycle Reporting	6-3
Account Status, Payment Rating, Special Comment	6-4
Reporting Scenarios	6-5
ECOA Requirements	6-9
FCRA Requirements	6-10
Deleting Accounts/Borrowers	6-11

# Metro 2 Format Table of Contents

---

Consumer Information	6-11
Duplicate Tradelines	6-12
Media	6-12
First Time Reporters	6-13

## **GLOSSARY OF TERMS** **7-1**

## **IMPLEMENTATION CHECKLIST** **8-1**

## **INDUSTRY REPORTING GUIDELINES** **9-1**

Child Support Reporting	9-1
Third Party Collection Agency/Debt Purchaser/Factoring	
Company Reporting	10-1
Student Loan Reporting	11-1
Utility Company Reporting	12-1

# Business Requirements

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The Metro 2 Format was developed as a standard for the credit reporting industry and accomplishes the following:

- Provides one standard computer layout to be used for reporting accurate, complete and timely consumer credit information.
- Meets all requirements of the Fair Credit Reporting Act (FCRA), the Fair Credit Billing Act (FCBA) and the Equal Credit Opportunity Act (ECOA).
- Allows for reporting information at both the account and consumer levels.
- Allows for reporting the full four-digit year.

The Metro 2 Format was designed to allow reporting of the most accurate and complete information on consumers' credit history. It is imperative that all accounts are reported on a monthly basis and that they are reported with a final Account Status Code when they are ultimately paid or closed.

For data furnishers or processors who report data by cycles, all accounts should be reported at the close of each cycle.

All fields should be reported in order to comply with the FCRA, which specifies the reporting of complete and accurate information.



# Business Requirements

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The FCRA, which was amended in 1997, now places significant responsibility on **both** the data furnishers and Consumer Reporting Agencies. For more details, refer to the FCRA (section 623), which can be found at [www.cdiaonline.org](http://www.cdiaonline.org).

The FCRA specifically mandates certain information, which is reported in the Compliance Condition Code, Consumer Information Indicator and Date of First Delinquency fields. The Compliance Condition Code also helps to fulfill the requirements of the FCBA. The J1 and J2 Segments and the ECOA Code enable compliance with the ECOA. Work closely with your compliance officers and programmers to ensure these and all fields are reported accurately and are logical in relationship to each other.

## RETURN ON INVESTMENT

The proper use of the Metro 2 Format helps to ensure:

- Better credit granting decisions
- Reduced manual corrections
- Compliance with legislative requirements
- Reduced need for new legislation
- Reduced legal expenses
- Reduced consumer inquiries
- Reduced consumer disputes

# Programming Standards

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## PACKED VS. CHARACTER FORMAT

The Consumer Data Record consists of the Base Segment and additional segments that may be appended, as appropriate. The Header Record, Base Segment and Trailer Record are available in both packed and unpacked formats. All appendages are unpacked.

Each submission of data should contain only one occurrence of each account number.

### Packed 366 Format

Record Size	366 bytes, packed and unpacked data
Format	Variable blocked

### Character Format

Record Size	426 alphanumeric characters (or bytes)
Format	Fixed or variable blocked

### General

Block Size	Maximum of 32,760 bytes
Internal Labels	Standard (IBM) preferred
External Labels	Identifying label supplied by each consumer reporting agency
Record Layout	366 or 426 Base Segment followed by Appendages in proper sequence. For example: Base + J1 + J2 + L1

# Programming Standards

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## Reporting Standards

- Every alphanumeric field is left-justified and blank filled.
- Every alpha field should be upper case letters.
- Every numeric field is right-justified and zero filled.
- If a descriptive field is not available, it should be blank filled.
- If a numeric field is not available, it should be zero filled.
- If fixed-length records are being reported and a record does not require the information for the appendage segment, the Segment Identifier (e.g., J1) must be reported and the remainder of the segment must be blank filled.

**Any deviation from these standards jeopardizes the integrity of the data.**

**Note:** Contact each consumer reporting agency *prior* to reporting for information on:

- acceptable media
- electronic transmission
- data encryption
- account number scrambling
- pre-production testing

# Production Tips

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The following tips will ensure accurate processing of your data with the consumer reporting agencies' systems:

- Use the assigned Program Identifiers in the Header Record to ensure your information is identified correctly by the consumer reporting agencies.
- Always retain a back-up copy of the data you provide. This copy could be used to replace media that was damaged or unreadable.
- Use address/zip code/social security number editing logic in your New Accounts and Customer Service systems to detect keying errors. The accuracy of consumer identification information is critical.
- Do not report derogatory accounts beyond the allowable retention periods specified by federal and state laws.
- Report data at the close of the cycles if you bill by cycles.
- Do not report business accounts.

Contact your consumer reporting agencies' representatives prior to:

- changing formats
- changing media
- implementing internal system changes that may affect the reporting of the data
- reporting account or portfolio acquisitions
- reporting account number changes
- changing data processing centers

## Record Layouts

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### Header Record — Packed Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	Reserved		96	271-366	AN	4-3

Total  
366

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### Header Record — Character Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
0	Block Descriptor Word (BDW)	A	4	1-4	N	4-1
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-1
2	Record Identifier	Y	6	5-10	AN	4-1
3	Cycle Number	A	2	11-12	AN	4-2
4	Innovis Program Identifier	A	10	13-22	AN	4-2
5	Equifax Program Identifier	A	10	23-32	AN	4-2
6	Experian Program Identifier	A	5	33-37	AN	4-2
7	TransUnion Program Identifier	A	10	38-47	AN	4-2
8	Activity Date	Y	8	48-55	N	4-2
9	Date Created	Y	8	56-63	N	4-2
10	Program Date		8	64-71	N	4-2
11	Program Revision Date		8	72-79	N	4-3
12	Reporter Name	Y	40	80-119	AN	4-3
13	Reporter Address	Y	96	120-215	AN	4-3
14	Reporter Telephone Number		10	216-225	N	4-3
15	Software Vendor Name	A	40	226-265	AN	4-3
16	Software Version Number	A	5	266-270	AN	4-3
17	Reserved		156	271-426	AN	4-3

Total 426

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### 366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
0	Block Descriptor Word (BDW)	Y	4	1-4	B	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		8	6-13	P	4-5
4	Correction Indicator		1	14	N	4-6
5	Identification Number	Y	20	15-34	AN	4-7
6	Cycle Identifier	A	2	35-36	AN	4-7
7	Consumer Account Number	Y	30	37-66	AN	4-7
8	Portfolio Type	Y	1	67	AN	4-7
9	Account Type	Y	2	68-69	AN	4-8
10	Date Opened	Y	5	70-74	P	4-8
11	Credit Limit	A	5	75-79	P	4-8
12	Highest Credit or Original Loan Amount	Y	5	80-84	P	4-9
13	Terms Duration	Y	3	85-87	AN	4-9
14	Terms Frequency	A	1	88	AN	4-10
15	Scheduled Monthly Payment Amount	A	5	89-93	P	4-10
16	Actual Payment Amount		5	94-98	P	4-11
17A	Account Status	Y	2	99-100	AN	4-11
17B	Payment Rating	A	1	101	AN	4-11
18	Payment History Profile	Y	24	102-125	AN	4-12
19	Special Comment		2	126-127	AN	4-13
20	Compliance Condition Code	A	2	128-129	AN	4-14
21	Current Balance	Y	5	130-134	P	4-15
22	Amount Past Due	A	5	135-139	P	4-15

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported

\*\*Recording Technique: AN = Alphanumeric; B = Binary; N = Numeric; P = Packed

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### 366 Base Segment — Packed Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
23	Original Charge-off Amount	A	5	140-144	P	4-15
24	Billing Date	Y	5	145-149	P	4-16
25	FCRA Compliance/Date of First Delinquency	A	5	150-154	P	4-17
26	Date Closed	A	5	155-159	P	4-18
27	Date of Last Payment	A	5	160-164	P	4-18
28	Reserved		17	165-181	AN	4-18
29	Consumer Transaction Type		1	182	AN	4-18
30	Surname	Y	25	183-207	AN	4-19
31	First Name	Y	20	208-227	AN	4-19
32	Middle Name	A	20	228-247	AN	4-19
33	Generation Code	A	1	248	AN	4-19
34	Social Security Number	HR	5	249-253	P	4-20
35	Date of Birth	HR	5	254-258	P	4-20
36	Telephone Number		6	259-264	P	4-20
37	ECOA Code	Y	1	265	AN	4-21
38	Consumer Information Indicator	A	2	266-267	AN	4-22
39	Country Code		2	268-269	AN	4-22
40	First Line of Address	Y	32	270-301	AN	4-23
41	Second Line of Address	A	32	302-333	AN	4-23
42	City	Y	20	334-353	AN	4-23
43	State	Y	2	354-355	AN	4-23
44	Postal/Zip Code	Y	9	356-364	AN	4-24
45	Address Indicator		1	365	AN	4-24
46	Residence Code		1	366	AN	4-24

Total  
366

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported; HR = Highly Recommended as this Field Greatly Enhances Accuracy in Matching to the Correct Consumer

\*\*Recording Technique: AN = Alphanumeric; P = Packed

\*\*\*Refer to definitions for field descriptions.



## Record Layouts

### 426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
0	Block Descriptor Word	A	4	1-4	N	4-4
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-4
2	Processing Indicator		1	5	N	4-4
3	Time Stamp		14	6-19	N	4-5
4	Correction Indicator		1	20	N	4-6
5	Identification Number	Y	20	21-40	AN	4-7
6	Cycle Identifier	A	2	41-42	AN	4-7
7	Consumer Account Number	Y	30	43-72	AN	4-7
8	Portfolio Type	Y	1	73	AN	4-7
9	Account Type	Y	2	74-75	AN	4-8
10	Date Opened	Y	8	76-83	N	4-8
11	Credit Limit	A	9	84-92	N	4-8
12	Highest Credit or Original Loan Amount	Y	9	93-101	N	4-9
13	Terms Duration	Y	3	102-104	AN	4-9
14	Terms Frequency	A	1	105	AN	4-10
15	Scheduled Monthly Payment Amount	A	9	106-114	N	4-10
16	Actual Payment Amount		9	115-123	N	4-11
17A	Account Status	Y	2	124-125	AN	4-11
17B	Payment Rating	A	1	126	AN	4-11
18	Payment History Profile	Y	24	127-150	AN	4-12
19	Special Comment		2	151-152	AN	4-13
20	Compliance Condition Code	A	2	153-154	AN	4-14
21	Current Balance	Y	9	155-163	N	4-15
22	Amount Past Due	A	9	164-172	N	4-15
23	Original Charge-off Amount	A	9	173-181	N	4-15
24	Billing Date	Y	8	182-189	N	4-16

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### 426 Base Segment — Character Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
25	FCRA Compliance/Date of First Delinquency	A	8	190-197	N	4-17
26	Date Closed	A	8	198-205	N	4-18
27	Date of Last Payment	A	8	206-213	N	4-18
28	Reserved		17	214-230	AN	4-18
29	Consumer Transaction Type		1	231	AN	4-18
30	Surname	Y	25	232-256	AN	4-19
31	First Name	Y	20	257-276	AN	4-19
32	Middle Name	A	20	277-296	AN	4-19
33	Generation Code	A	1	297	AN	4-19
34	Social Security Number	HR	9	298-306	N	4-20
35	Date of Birth	HR	8	307-314	N	4-20
36	Telephone Number		10	315-324	N	4-20
37	ECOA Code	Y	1	325	AN	4-21
38	Consumer Information Indicator	A	2	326-327	AN	4-22
39	Country Code		2	328-329	AN	4-22
40	First Line of Address	Y	32	330-361	AN	4-23
41	Second Line of Address	A	32	362-393	AN	4-23
42	City	Y	20	394-413	AN	4-23
43	State	Y	2	414-415	AN	4-23
44	Postal/Zip Code	Y	9	416-424	AN	4-24
45	Address Indicator		1	425	AN	4-24
46	Residence Code		1	426	AN	4-24

Total  
426

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported; HR = Highly Recommended as this Field Greatly Enhances Accuracy in Matching to the Correct Consumer

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

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### J1 Segment Associated Consumer — Same Address

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-25
2	Consumer Transaction Type		1	3	AN	4-25
3	Surname	Y	25	4-28	AN	4-25
4	First Name	Y	20	29-48	AN	4-26
5	Middle Name	A	20	49-68	AN	4-26
6	Generation Code	A	1	69	AN	4-26
7	Social Security Number	HR	9	70-78	N	4-26
8	Date of Birth	HR	8	79-86	N	4-26
9	Telephone Number		10	87-96	N	4-27
10	ECOA Code	Y	1	97	AN	4-27
11	Consumer Information Indicator	A	2	98-99	AN	4-28
12	Reserved		1	100	AN	4-28

Total  
100

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported; HR = Highly Recommended as this Field Greatly Enhances Accuracy in Matching to the Correct Consumer

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### J2 Segment Associated Consumer — Different Address

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-29
2	Consumer Transaction Type		1	3	AN	4-29
3	Surname	Y	25	4-28	AN	4-29
4	First Name	Y	20	29-48	AN	4-30
5	Middle Name	A	20	49-68	AN	4-30
6	Generation Code	A	1	69	AN	4-30
7	Social Security Number	HR	9	70-78	N	4-30
8	Date of Birth	HR	8	79-86	N	4-30
9	Telephone Number		10	87-96	N	4-31
10	ECOA Code	Y	1	97	AN	4-31
11	Consumer Information Indicator	A	2	98-99	AN	4-32
12	Country Code		2	100-101	AN	4-32
13	First Line of Address	Y	32	102-133	AN	4-32
14	Second Line of Address	A	32	134-165	AN	4-33
15	City	Y	20	166-185	AN	4-33
16	State	Y	2	186-187	AN	4-33
17	Postal/Zip Code	Y	9	188-196	AN	4-33
18	Address Indicator		1	197	AN	4-33
19	Residence Code		1	198	AN	4-34
20	Reserved		2	199-200	AN	4-34

Total  
200

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported; HR = Highly Recommended as this Field Greatly Enhances Accuracy in Matching to the Correct Consumer

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

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### K1 Segment Original Creditor Name

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-35
2	Original Creditor Name	Y	30	3-32	AN	4-35
3	Creditor Classification		2	33-34	N	4-36

Total 34

### K2 Segment Purchased Portfolio/Sold To

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-37
2	Portfolio Indicator	Y	1	3	N	4-37
3	Purchased Portfolio or Sold To Name	Y	30	4-33	AN	4-37
4	Reserved		1	34	AN	4-37

Total 34

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

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### K3 Segment Mortgage Information

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-38
2	Agency Identifier	A	2	3-4	N	4-38
3	Account Number	A	18	5-22	AN	4-38
4	Mortgage Identification Number		18	23-40	AN	4-38

Total 40

### K4 Segment Specialized Payment Information

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-39
2	Specialized Payment Indicator	Y	2	3-4	N	4-39
3	Deferred Payment Start Date	A	8	5-12	N	4-39
4	Payment Due Date	A	8	13-20	N	4-39
5	Payment Amount	A	9	21-29	N	4-39
6	Reserved		1	30	AN	4-39

Total 30

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### L1 Segment

#### Account Number/Identification Number Change

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-40
2	Change Indicator	Y	1	3	N	4-40
3	New Consumer Account Number	A	30	4-33	AN	4-40
4	New Identification Number	A	20	34-53	AN	4-41
5	Reserved		1	54	AN	4-41

Total 54

### N1 Segment

#### Employment

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Segment Identifier	Y	2	1-2	AN	4-42
2	Employer Name	Y	30	3-32	AN	4-42
3	First Line of Employer Address		32	33-64	AN	4-42
4	Second Line of Employer Address		32	65-96	AN	4-42
5	Employer City		20	97-116	AN	4-42
6	Employer State		2	117-118	AN	4-42
7	Employer Postal/Zip Code		9	119-127	AN	4-42
8	Occupation	A	18	128-145	AN	4-43
9	Reserved		1	146	AN	4-43

Total  
146

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the Account Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Record Descriptor Word (RDW)	Y	4	1-4	B	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	5	12-16	P	4-44
4	Reserved		5	17-21	AN	4-44
5	Reserved		5	22-26	AN	4-44
6	Total Associated Consumer Segments (J1)	A	5	27-31	P	4-44
7	Total Associated Consumer Segments (J2)	A	5	32-36	P	4-44
8	Block Count	Y	5	37-41	P	4-44
9	Total of Status Code DA		5	42-46	P	4-44
10	Total of Status Code 05		5	47-51	P	4-45
11	Total of Status Code 11		5	52-56	P	4-45
12	Total of Status Code 13		5	57-61	P	4-45
13	Total of Status Code 61		5	62-66	P	4-45
14	Total of Status Code 62		5	67-71	P	4-45
15	Total of Status Code 63		5	72-76	P	4-45
16	Total of Status Code 64		5	77-81	P	4-45
17	Total of Status Code 65		5	82-86	P	4-45
18	Total of Status Code 71		5	87-91	P	4-45
19	Total of Status Code 78		5	92-96	P	4-45
20	Total of Status Code 80		5	97-101	P	4-45
21	Total of Status Code 82		5	102-106	P	4-46
22	Total of Status Code 83		5	107-111	P	4-46
23	Total of Status Code 84		5	112-116	P	4-46
24	Total of Status Code 88		5	117-121	P	4-46
25	Total of Status Code 89		5	122-126	P	4-46
26	Total of Status Code 93		5	127-131	P	4-46
27	Total of Status Code 94		5	132-136	P	4-46

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; B = Binary; P = Packed

\*\*\*Refer to definitions for field descriptions.



## Record Layouts

### Trailer Record — Packed Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
28	Total of Status Code 95		5	137-141	P	4-46
29	Total of Status Code 96		5	142-146	P	4-46
30	Total of Status Code 97		5	147-151	P	4-46
31	Total of ECOA Code Z (All Segments)		5	152-156	P	4-47
32	Total Employment Segments		5	157-161	P	4-47
33	Total Original Creditor Segments		5	162-166	P	4-47
34	Total Purchased Portfolio/Sold To Segments		5	167-171	P	4-47
35	Total Mortgage Information Segments		5	172-176	P	4-47
36	Total Specialized Payment Information Segments		5	177-181	P	4-47
37	Total Change Segments		5	182-186	P	4-47
38	Total Social Security Numbers (All Segments)		5	187-191	P	4-48
39	Total Social Security Numbers (Base Segments)		5	192-196	P	4-48
40	Total Social Security Numbers (J1 Segments)		5	197-201	P	4-48
41	Total Social Security Numbers (J2 Segments)		5	202-206	P	4-48
42	Total Dates of Birth (All Segments)		5	207-211	P	4-48
43	Total Dates of Birth (Base Segments)		5	212-216	P	4-48
44	Total Dates of Birth (J1 Segments)		5	217-221	P	4-49
45	Total Dates of Birth (J2 Segments)		5	222-226	P	4-49
46	Total Telephone Numbers (All Segments)		5	227-231	P	4-49
47	Reserved		135	232-366	AN	4-49

Total  
366

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; P = Packed

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
1	Record Descriptor Word (RDW)	Y	4	1-4	N	4-44
2	Record Identifier	Y	7	5-11	AN	4-44
3	Total Base Records	Y	9	12-20	N	4-44
4	Reserved		9	21-29	AN	4-44
5	Reserved		9	30-38	AN	4-44
6	Total Associated Consumer Segments (J1)	A	9	39-47	N	4-44
7	Total Associated Consumer Segments (J2)	A	9	48-56	N	4-44
8	Block Count	Y	9	57-65	N	4-44
9	Total of Status Code DA		9	66-74	N	4-44
10	Total of Status Code 05		9	75-83	N	4-45
11	Total of Status Code 11		9	84-92	N	4-45
12	Total of Status Code 13		9	93-101	N	4-45
13	Total of Status Code 61		9	102-110	N	4-45
14	Total of Status Code 62		9	111-119	N	4-45
15	Total of Status Code 63		9	120-128	N	4-45
16	Total of Status Code 64		9	129-137	N	4-45
17	Total of Status Code 65		9	138-146	N	4-45
18	Total of Status Code 71		9	147-155	N	4-45
19	Total of Status Code 78		9	156-164	N	4-45
20	Total of Status Code 80		9	165-173	N	4-45
21	Total of Status Code 82		9	174-182	N	4-46
22	Total of Status Code 83		9	183-191	N	4-46
23	Total of Status Code 84		9	192-200	N	4-46
24	Total of Status Code 88		9	201-209	N	4-46
25	Total of Status Code 89		9	210-218	N	4-46
26	Total of Status Code 93		9	219-227	N	4-46
27	Total of Status Code 94		9	228-236	N	4-46
28	Total of Status Code 95		9	237-245	N	4-46

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Record Layouts

### Trailer Record — Character Format

FIELD	FIELD NAME	REQUIRED*	LENGTH	POSITION	RECORDING TECHNIQUE**	DESCRIPTION PAGE NUMBER***
29	Total of Status Code 96		9	246-254	N	4-46
30	Total of Status Code 97		9	255-263	N	4-46
31	Total of ECOA Code Z (All Segments)		9	264-272	N	4-47
32	Total Employment Segments		9	273-281	N	4-47
33	Total Original Creditor Segments		9	282-290	N	4-47
34	Total Purchased Portfolio/Sold To Segments		9	291-299	N	4-47
35	Total Mortgage Information Segments		9	300-308	N	4-47
36	Total Specialized Payment Information Segments		9	309-317	N	4-47
37	Total Change Segments		9	318-326	N	4-47
38	Total Social Security Numbers (All Segments)		9	327-335	N	4-48
39	Total Social Security Numbers (Base Segments)		9	336-344	N	4-48
40	Total Social Security Numbers (J1 Segments)		9	345-353	N	4-48
41	Total Social Security Numbers (J2 Segments)		9	354-362	N	4-48
42	Total Dates of Birth (All Segments)		9	363-371	N	4-48
43	Total Dates of Birth (Base Segments)		9	372-380	N	4-48
44	Total Dates of Birth (J1 Segments)		9	381-389	N	4-49
45	Total Dates of Birth (J2 Segments)		9	390-398	N	4-49
46	Total Telephone Numbers (All Segments)		9	399-407	N	4-49
47	Reserved		19	408-426	AN	4-49

Total  
426

\*Required Fields: Y = Yes, Field is Always Required; A = Field is Required when Applicable to the File Being Reported

\*\*Recording Technique: AN = Alphanumeric; N = Numeric

\*\*\*Refer to definitions for field descriptions.

## Field Definitions

### Header Record

The Header Record must be the first record provided and includes information necessary to identify the reporter.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<b>Block Descriptor Word (BDW)</b> Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions. *This field is not required when reporting fixed length, fixed block records.	4	1-4 of each block of data	B	4	1-4 of each block of data*	N
1	<b>Record Descriptor Word (RDW)</b> Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The recording technique is Binary for the 366 format and Numeric for the 426 format. Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeros. Example: 016E0000. Numeric: The entire four bytes are used. Example: F0F4F2F6. If fixed-length records are being reported, the Header Record should be the same length as all the data records. The Header Record should be padded with blanks to fill the needed number of positions.	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<b>Record Identifier</b> Contains a constant of <b>HEADER</b> , which is used to identify this record.	6	5-10	AN	6	5-10	AN

## Field Definitions

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### Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
3	<b>Cycle Number</b> Contains the cycle number for the information being reported, if reporting by cycles. If data contains more than one cycle, report the first cycle number found on the data.	2	11-12	AN	2	11-12	AN
4	<b>Innovis Program Identifier</b> Contains a unique identification number assigned by this consumer reporting agency.	10	13-22	AN	10	13-22	AN
5	<b>Equifax Program Identifier</b> Contains a unique identification number assigned by this consumer reporting agency.	10	23-32	AN	10	23-32	AN
6	<b>Experian Program Identifier</b> Contains a unique identification number assigned by this consumer reporting agency.	5	33-37	AN	5	33-37	AN
7	<b>TransUnion Program Identifier</b> Contains a unique identification number assigned by this consumer reporting agency.	10	38-47	AN	10	38-47	AN
8	<b>Activity Date</b> Signifies date of most recent update to balances on accounts. If accounts are updated on different dates, use most recent. Format is MMDDYYYY.	8	48-55	N	8	48-55	N
9	<b>Date Created</b> Contains the date the media was generated. Format is MMDDYYYY.	8	56-63	N	8	56-63	N
10	<b>Program Date</b> Contains the date your reporting format was developed. Format is MMDDYYYY. If the day is not available, use 01.	8	64-71	N	8	64-71	N

## Field Definitions

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### Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
11	<b>Program Revision Date</b> Contains the last date your reporting format was revised. Format is MMDDYYYY. If the day is not available, use 01.	8	72-79	N	8	72-79	N
12	<b>Reporter Name</b> Contains the name of the processing company sending the data; i.e., data furnisher or processor.  If multiple Header Records are provided, the Reporter Name on the second and subsequent Headers may be repeated or blank filled.	40	80-119	AN	40	80-119	AN
13	<b>Reporter Address</b> Contains the complete mailing address of the processing company; i.e., street address, city, state and zip code.	96	120-215	AN	96	120-215	AN
14	<b>Reporter Telephone Number</b> Contains the telephone number (Area Code + number) of the company sending the data; i.e., data furnisher or processor.	10	216-225	N	10	216-225	N
15	<b>Software Vendor Name</b> Contains the name of the software vendor that provided the Metro 2 Format software.	40	226-265	AN	40	226-265	AN
16	<b>Software Version Number</b> Contains the version number of the Metro 2 Format software.	5	266-270	AN	5	266-270	AN
17	<b>Reserved</b> Blank fill.	96	271-366	AN	156	271-426	AN

## Field Definitions

### Base Segment

Two Base Segment formats are available: the variable length (packed) format and the fixed length (character) format. The only differences between these two formats are some of the field positions, caused by differences in recording techniques.

This section describes each data element in the Base Segment, which is used to report the primary consumer's identification information and the account transactional information.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<b>Block Descriptor Word (BDW)</b> Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.  *This field is not required when reporting fixed length, fixed block records.	4	1-4 of each block of data	B	4	1-4 of each block of data*	N
1	<b>Record Descriptor Word (RDW)</b> Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The length of each segment should be included in the RDW.  For example: Base Segment= 426 J2 Segment = 200 K1 Segment = 34 RDW = 0660  For fixed block, the RDW will remain the same for each record.  For variable block, the RDW will change depending on the size of each record.	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<b>Processing Indicator</b> Report a constant of 1.	1	5	N	1	5	N

## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
3	<b>Time Stamp</b> Contains date and time of actual account information update.  Format for packed date is 0MMDDYYYYHHMMSSs — where s is the sign. Format is MMDDYYYYHHMMSS for character date.	8	6-13	P	14	6-19	N



## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
4	<p><b>Correction Indicator</b></p> <p>Used to replace the most recently reported update for the same reporting time period. Values available:</p> <p>0 = Not a replacement update (normal update) 1 = Replacement update (correction)</p> <ul style="list-style-type: none"> <li>Only the records to be corrected should be reported on the media with this indicator set to <b>1</b>.</li> <li>Do not mix normal updates (value 0) with replacement updates (value 1) on the same media.</li> <li>Must receive corrected media prior to the next reporting period.</li> <li>The Billing Date must be equal to the previously-reported Billing Date for matching purposes.</li> <li>If being reported for the first time, contact the Consumer Reporting Agencies.</li> </ul> <p>Example:</p> <p>If data is generated on 09/01/1999 for Billing Date 08/30/1999, and a record is later found to contain incorrect Special Comments, a correction update can be included the next time data is reported. If the data is then generated on 09/10/1999, the corrected record must be reported using the original Billing Date of 08/30/1999 and the corrected Special Comment. The Correction Indicator would be set to <b>1</b>.</p>	1	14	N	1	20	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
5	<b>Identification Number</b> Used to uniquely identify a data furnisher. Report your internal code to identify each branch, office, and/or credit central where information is verified. This number must be unique and at least 5 digits long. Entire field should <i>never</i> be zero, blank or 9 filled.  <b>This field must be consistent on a month-to-month basis to avoid duplication of information. Notify consumer reporting agencies before adding, deleting, or changing the identifiers in this field.</b>	20	15-34	AN	20	21-40	AN
6	<b>Cycle Identifier</b> Report the internal cycle code for this account. Field is required if reporting by cycles; otherwise blank fill.	2	35-36	AN	2	41-42	AN
7	<b>Consumer Account Number</b> Report the individual's complete and unique account number as extracted from your file. <b>Do not include embedded blanks or special characters.</b>  Account number scrambling and encryption methods for security purposes are permitted. Contact your local consumer reporting agency for information regarding the Metro 2 scrambling techniques.	30	37-66	AN	30	43-72	AN
8	<b>Portfolio Type</b> Contains the one-character abbreviation for type of portfolio. Values available:  C = Line of credit I = Installment M = Mortgage O = Open account R = Revolving  Refer to the Glossary of Terms for definitions of each Portfolio Type.	1	67	AN	1	73	AN

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
9	<b>Account Type</b> Contains the account type code that identifies the account classification.  Exhibit 1 provides a listing of type codes that specify industry usage, and Exhibit 2 provides a description of the type codes in numeric sequence.	2	68-69	AN	2	74-75	AN
10	<b>Date Opened</b> Report the date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, lost or stolen card, etc.  For companies who report returned checks, such as collection agencies, report the date of the check.  Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.	5	70-74	P	8	76-83	N
11	<b>Credit Limit</b> Report the following values:  Line of Credit = assigned credit limit Installment = zero fill Mortgage = zero fill Open = zero fill Revolving = assigned credit limit  Report whole dollars only.	5	75-79	P	9	84-92	N

## Field Definitions

## Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
12	<p><b>Highest Credit or Original Loan Amount</b> Report the following values in whole dollars only:</p> <p>Line of Credit = highest balance ever attained Installment = original amount of the loan excluding interest payments Mortgage = original amount of the loan excluding interest payments Open = highest balance ever attained Revolving = highest balance ever attained</p> <p>For companies who report returned checks, such as collection agencies, report the original amount of the check, excluding fees and interest.</p>	5	80-84	P	9	93-101	N
13	<p><b>Terms Duration</b> Contains the duration of credit extended.</p> <p>Line of Credit = Constant of <b>LOC</b> Installment = Number of months Mortgage = Number of years Open = Constant of <b>001</b> (One payment as scheduled) Revolving = Constant of <b>REV</b></p> <p>Exhibit 3 provides the calculations necessary to convert Terms Duration to monthly.</p>	3	85-87	AN	3	102-104	AN

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
14	<b>Terms Frequency</b> Report the frequency for payments due. Values available:  D = Deferred (Refer to Note) P = Single Payment Loan W = Weekly B = Biweekly E = Semimonthly M = Monthly L = Bimonthly Q = Quarterly T = Triannually S = Semiannually Y = Annually  Exhibit 3 provides definitions of the Terms Frequency Codes.  <b>Note: When reporting Deferred loans, report the Deferred Payment Start Date in the K4 Segment.</b>	1	88	AN	1	105	AN
15	<b>Scheduled Monthly Payment Amount</b> Report the dollar amount of the scheduled monthly payment in whole dollars only.  Line of Credit = minimum amount due based on balance, not including any amounts past due Installment = regular monthly payment Mortgage = regular monthly payment, including the principal, interest, and escrow Open = zero fill Revolving = minimum amount due based on balance, not including any amounts past due  Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.	5	89-93	P	9	106-114	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
16	<b>Actual Payment Amount</b> Report the dollar amount of the monthly payment actually received for this reporting period in whole dollars only.  If multiple payments are made during the reporting period, the total amount should be reported.	5	94-98	P	9	115-123	N
17A	<b>Account Status</b> Contains the status code that properly identifies the current condition of the account as of the Billing Date (Field 24).  Exhibit 4 provides a description of these codes.  The Payment Rating (Field 17B) must also be reported when the Account Status Code is 05, 13, 65, 88, 89, 94, or 95.  Special Comments (Field 19) may be used in conjunction with the Account Status to further define the account.	2	99-100	AN	2	124-125	AN
17B	<b>Payment Rating</b> When the Account Status (Field 17A) contains 05, 13, 65, 88, 89, 94 or 95, this field must also be reported.  The Payment Rating contains a code that properly identifies whether the account is current, past due, in collections or charged off <b>within the activity period being reported</b> . Values available:  0 = Current account 1 = 30 - 59 days past due date 2 = 60 - 89 days past due date 3 = 90 - 119 days past due date 4 = 120 - 149 days past due date 5 = 150 - 179 days past due date 6 = 180 or more days past due date G = Collection L = Charge-off  For example, if the account was paid in July 2003, but the consumer was 30 days past the due date in July prior to paying the account, report Account Status Code = 13 and Payment Rating = 1.	1	101	AN	1	126	AN

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
18	<p><b>Payment History Profile</b></p> <p>Contains up to 24 months of consecutive payment activity for the previous 24 calendar months prior to the activity date being reported. Report one month's payment record in each byte from the left to right in most recent to least recent order. The first byte should represent the previous month's status. Values available:</p> <p>0 = 0 payments past due (current account)  1 = 30 - 59 days past due date  2 = 60 - 89 days past due date  3 = 90 - 119 days past due date  4 = 120 - 149 days past due date  5 = 150 - 179 days past due date  6 = 180 or more days past due date  B = No payment history available prior to this time. A "B" may not be embedded within other values.  D = No payment history available this month. A "D" may be embedded in the payment pattern.  E = Zero balance and current account  G = Collection  H = Foreclosure  J = Voluntary Surrender  K = Repossession  L = Charge-off</p> <p><b>No other values are acceptable in this field.</b></p> <p>If a full 24 months of history are not available for reporting, the ending positions of this field should be filled with Bs.</p> <p>The Payment History Profile is intended to be used to report <b>monthly</b> history, regardless of the Terms Frequency.</p> <p>Reporting of the Payment History Profile provides a method for automated correction of erroneously reported history.</p> <p>Exhibit 5 provides examples of reporting payment history.</p> <p><b>For important information:</b></p> <ul style="list-style-type: none"> <li>• <b>Paid accounts - refer to Frequently Asked Question #21.</b></li> <li>• <b>First-time reporters - refer to Frequently Asked Question #39.</b></li> </ul>	24	102-125	AN	24	127-150	AN

## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
19	<b>Special Comment</b> Used in conjunction with Account Status (Field 17A) and Payment Rating (Field 17B) to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported as long as the condition applies.  Exhibit 6 provides a list of available comments by category within portfolio type, and Exhibit 7 provides a description of the comments available.	2	126-127	AN	2	151-152	AN



## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
20	<p><b>Compliance Condition Code</b> Allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). Values available:</p> <p>XA = Account closed at consumer's request. XB = Account information disputed by consumer. (Meets requirements of the Fair Credit Reporting Act) XC = Completed investigation of FCRA dispute — consumer disagrees. XD = Account closed at consumer's request and in dispute under FCRA. XE = Account closed at consumer's request and dispute investigation completed, consumer disagrees. (To be used for FCRA or FCBA disputes.) XF = Account in dispute under Fair Credit Billing Act. XG = FCBA Dispute resolved — consumer disagrees. XH = Account previously in dispute — now resolved, reported by data furnisher. XJ = Account closed at consumer's request and in dispute under FCBA XR = Removes the most recently reported Compliance Condition Code. <b>Note: Do not use XR as a default value.</b></p> <p>The code should be reported one time and will be deleted only when another code or the <b>XR</b> (Remove value) is reported.</p> <p>For example, if an account is reported with Compliance Condition Code <b>XB</b> in July 1998, and is then reported with Compliance Condition Code <b>XC</b> in November 1998, the <b>XB</b> is replaced with the <b>XC</b>. If the account is then reported in January 1999 with code <b>XR</b>, the <b>XC</b> value is removed.</p> <p><b>Note: Compliance Condition Codes XA, XD, XE and XJ, which refer to accounts closed at consumer's request, apply to Portfolio Types C (Line of Credit), O (Open) and R (Revolving).</b></p>	2	128-129	AN	2	153-154	AN

## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
21	<b>Current Balance</b> Report the total current balance of the account in whole dollars only. Report credit balances (negative balances) as zero.  For mortgage portfolio types, report the principal balance plus the interest due this month. Do not include future interest, escrow, fees or insurance payments.	5	130-134	P	9	155-163	N
22	<b>Amount Past Due</b> Report the amount past due in whole dollars only. This field can include late charges and fees. <b>Do not include current amount due in this field.</b>  <b>Note: If the Account Status is current (Status Code 11), this field should be zero.</b>	5	135-139	P	9	164-172	N
23	<b>Original Charge-off Amount</b> For Status Codes 64 and 97 (all portfolio types), report the original amount charged to loss, regardless of the declining balance. Report whole dollars only.  If payments are received from the consumer, report the outstanding balance in the Current Balance and Amount Past Due fields.	5	140-144	P	9	173-181	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
24	<p><b>Billing Date</b>  <b>Cycle Reporters:</b> For all status codes, report the current month's billing date (i.e., statement date) for the cycle being reported.  <b>Non-cycle Reporters:</b> For all status codes, report the current month's billing date (i.e., statement date) for the account.</p> <p>For accounts where the Billing Date is not available, such as Coupon Booklets or Payroll Deduction, report the master file activity date in this field.</p> <p>If paid accounts are re-reported, freeze the Billing Date as of the month the account was paid. For more information, refer to Frequently Asked Question #21.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p><b>Note: This date must represent the current month's reporting period. The date should not reflect a prior month's date or a date greater than the Activity Date (Field 8, Header Record).</b></p> <p><b>Example: If the Activity Date is 01/31/2003, the Billing Date should be between 01/01/2003 and 01/31/2003.</b></p>	5	145-149	P	8	182-189	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
25	<p><b>FCRA Compliance/Date of First Delinquency</b></p> <p>For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.</p> <p>For Account Status Codes 05, 13, 65, 88, 89, 94 or 95, if the Payment Rating is 1, 2, 3, 4, 5, 6, G or L, report the date of the first delinquency that led to the Payment Rating being reported.</p> <p>For Consumer Information Indicators E-H (Discharged Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Status Code 11), report the date of the bankruptcy/personal receivership notification.</p> <p>Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>This date is used to ensure compliance with the Fair Credit Reporting Act.</p> <p><b>Refer to Exhibit 8 for detailed reporting instructions, examples and an excerpt from the law (FCRA).</b></p> <p><b>First-time reporters should refer to Frequently Asked Question #39 for important information.</b></p>	5	150-154	P	8	190-197	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
26	<b>Date Closed</b> For all portfolio types, contains the date the account was closed or paid. For Line of Credit, Open or Revolving accounts, there may be a balance due.  Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If not applicable, zero fill.	5	155-159	P	8	198-205	N
27	<b>Date of Last Payment</b> Report the date of the most recent consumer payment, whether full or partial payment is made.  Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.	5	160-164	P	8	206-213	N
28	<b>Reserved</b> Blank fill.	17	165-181	AN	17	214-230	AN
29	<b>Consumer Transaction Type</b> Used to indicate a new record, a new borrower or a change in consumer identification. Values available:  1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change  If account or borrower is not new, or if no change in consumer information, blank fill.	1	182	AN	1	231	AN

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
30	<b>Surname</b> Report the last name of the primary consumer. Titles and prefixes should not be reported.  If reporting multiple last names, hyphenate the two surnames.  If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name.  The Generation Code should be reported in Field 33.	25	183-207	AN	25	232-256	AN
31	<b>First Name</b> Report the first name of the primary consumer.  If reporting multiple first names, hyphenate the two first names.	20	208-227	AN	20	257-276	AN
32	<b>Middle Name</b> Report the middle name or middle initial of the primary consumer, if available.  If reporting multiple middle names, hyphenate the two middle names.	20	228-247	AN	20	277-296	AN
33	<b>Generation Code</b> Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:  J = Junior            5 = V S = Senior            6 = VI 2 = II                    7 = VII 3 = III                  8 = VIII 4 = IV                  9 = IX	1	248	AN	1	297	AN

## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
34	<b>Social Security Number</b> Report the Social Security Number of the primary consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.  <b>Note: Do not report Tax Identification Numbers in this field.</b>	5	249-253	P	9	298-306	N
35	<b>Date of Birth</b> Contains the date of birth of the primary consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field.  Format for packed date is 0MMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.  If the month and day are not available, use 0101. The four-digit year is required.  <b>Note: Do not report accounts of consumers who are too young to enter into a binding contract.</b>	5	254-258	P	8	307-314	N
36	<b>Telephone Number</b> Contains the telephone number of the primary consumer (Area Code + 7 digits).	6	259-264	P	10	315-324	N

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
37	<b>ECOA Code</b> Defines the relationship of the primary consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:  1 = Individual (This individual has contractual responsibility for this account and is primarily responsible for its payment.) 2 = Joint Contractual Liability (Joint account for which this borrower has contractual responsibility.) 7 = Maker (Account for which subject is liable but a co-maker is liable if maker defaults.) T = Association with account terminated W = Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.) X = Consumer Deceased Z = Delete Borrower <b>Note: Only inaccurately reported consumers should be deleted.</b>  <b>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</b>	1	265	AN	1	325	AN



## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
38	<b>Consumer Information Indicator</b> Contains a value that indicates a special condition of the account that applies to the primary consumer.  This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.  The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.  Exhibit 9 provides a list of Consumer Information Indicators.	2	266-267	AN	2	326-327	AN
39	<b>Country Code</b> Contains the standard two-character country abbreviation.  Exhibit 10 provides a list of the Country Codes.	2	268-269	AN	2	328-329	AN

## Field Definitions

### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
40	<b>First Line of Address</b> Contains mailing address for the primary consumer and usually includes street number, direction, street name, and type of thoroughfare.  If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.  Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.  Exhibit 11 provides general rules for address reporting. Do not enter data furnisher's address in this field.	32	270-301	AN	32	330-361	AN
41	<b>Second Line of Address</b> Contains second line of address, if needed, such as apartment or unit number.  Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.	32	302-333	AN	32	362-393	AN
42	<b>City</b> Contains city name for address of primary consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	334-353	AN	20	394-413	AN
43	<b>State</b> Contains the standard U.S. Postal Service state abbreviation for the address of the primary consumer.  Exhibit 12 provides a list of State Codes.	2	354-355	AN	2	414-415	AN

## Field Definitions

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### Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
44	<b>Postal/Zip Code</b> Report the Zip Code of the primary consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	356-364	AN	9	416-424	AN
45	<b>Address Indicator</b> Contains one of the following values for the address reported in fields 40-44:  Y = Known to be address of primary consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address S = Secondary Address P = Bill Payer Service — not consumer's residence  If indicator not available or unknown, blank fill.	1	365	AN	1	425	AN
46	<b>Residence Code</b> Contains the one-character residence code of the address reported in fields 40-44. Values available:  O = Owns R = Rents  If not available or unknown, blank fill.	1	366	AN	1	426	AN

## Field Definitions

### J1 Segment

#### Associated Consumer—Same Address

The J1 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at the same address as the individual reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>J1</b> .	2	1-2	AN
2	<b>Consumer Transaction Type</b> Used to indicate a new record, a new borrower or a change in consumer identification. Values available:  1 = Newly opened account, or new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change  If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	<b>Surname</b> Report the last name of the associated consumer. Titles and prefixes should not be reported.  If reporting multiple last names, hyphenate the two surnames. If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name.  The Generation Code should be reported in Field 6.	25	4-28	AN

## Field Definitions

### J1 Segment

#### Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
4	<b>First Name</b> Report the first name of the associated consumer.  If reporting multiple first names, hyphenate the two first names.	20	29-48	AN
5	<b>Middle Name</b> Report the middle name or middle initial of the associated consumer, if available.  If reporting multiple middle names, hyphenate the two middle names.	20	49-68	AN
6	<b>Generation Code</b> Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:  J = Junior    3 = III    6 = VI    9 = IX S = Senior    4 = IV    7 = VII 2 = II    5 = V    8 = VIII	1	69	AN
7	<b>Social Security Number</b> Report the Social Security Number of the associated consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.  <b>Note: Do not report Tax Identification Numbers in this field.</b>	9	70-78	N
8	<b>Date of Birth</b> Contains the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field.  Format is MMDDYYYY.  If the month and day are not available, use 0101. The four-digit year is required.  <b>Note: Do not report accounts of consumers who are too young to enter into a binding contract.</b>	8	79-86	N

## Field Definitions

### J1 Segment

#### Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
9	<b>Telephone Number</b> Contains the telephone number of the associated consumer (Area Code + 7 digits).	10	87-96	N
10	<b>ECOA Code</b> Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:  2 = Joint Contractual Liability (Joint account for which this borrower has contractual responsibility.) 3 = Authorized User (This individual is an authorized user of this account; another individual has contractual responsibility.) 5 = Co-Maker (Account for which the subject is the co-maker and becomes liable if the maker defaults; no spousal relationship.) T = Association with account terminated W = Business/Commercial (Used to identify that the company reported in the name field is contractually liable for the account.) X = Consumer Deceased Z = Delete Borrower <b>Note: Only inaccurately reported consumers should be deleted.</b>  <b>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</b>	1	97	AN

## Field Definitions

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### J1 Segment

#### Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
11	<p><b>Consumer Information Indicator</b> Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators.</p>	2	98-99	AN
12	<p><b>Reserved</b> Blank fill.</p>	1	100	AN

## Field Definitions

### J2 Segment

#### Associated Consumer—Different Address

The J2 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at a different address than the individual reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J2 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>J2</b> .	2	1-2	AN
2	<b>Consumer Transaction Type</b> Used to indicate a new record, a new borrower or a change in consumer identification. Values available:  1 = Newly opened account, or a new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change  If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	<b>Surname</b> Report the last name of the associated consumer. Titles and prefixes should not be reported.  If reporting multiple last names, hyphenate the two surnames. If reporting Hispanic names, use the following format: Paternal Name, Dash, Maternal Name.  The Generation Code should be reported in Field 6.	25	4-28	AN



## Field Definitions

### J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
4	<b>First Name</b> Report the first name of the associated consumer. If reporting multiple first names, hyphenate the two first names.	20	29-48	AN
5	<b>Middle Name</b> Report the middle name or middle initial of the associated consumer, if available.  If reporting multiple middle names, hyphenate the two middle names.	20	49-68	AN
6	<b>Generation Code</b> Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:  J = Junior    3 = III    6 = VI    9 = IX S = Senior    4 = IV    7 = VII 2 = II        5 = V    8 = VIII	1	69	AN
7	<b>Social Security Number</b> Report the Social Security Number of the associated consumer. Report only valid SSNs. If not available, zero- or 9-fill all positions.  <b>Note: Do not report Tax Identification Numbers in this field.</b>	9	70-78	N
8	<b>Date of Birth</b> Contains the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field.  Format is MMDDYYYY.  If the month and day are not available, use 0101. The four-digit year is required.  <b>Note: Do not report accounts of consumers who are too young to enter into a binding contract.</b>	8	79-86	N

## Field Definitions

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### J2 Segment

#### Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
9	<b>Telephone Number</b> Contains the telephone number of the associated consumer (Area Code + 7 digits).	10	87-96	N
10	<b>ECOA Code</b> Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:  2 = Joint Contractual Liability (Joint account for which this borrower has contractual responsibility.) 3 = Authorized User (This individual is an authorized user of this account; another individual has contractual responsibility.) 5 = Co-Maker (Account for which the subject is the co-maker and becomes liable if the maker defaults; no spousal relationship.) T = Association with account terminated W = Business/Commercial (Used to identify that the company reported in the name field is contractually liable for the account.) X = Consumer Deceased Z = Delete Borrower <b>Note: Only inaccurately reported consumers should be deleted.</b>  <b>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</b>	1	97	AN

## Field Definitions

### J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
11	<p><b>Consumer Information Indicator</b> Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators.</p>	2	98-99	AN
12	<p><b>Country Code</b> Contains the standard two-character country abbreviation.</p> <p>Exhibit 10 provides a list of the Country Codes.</p>	2	100-101	AN
13	<p><b>First Line of Address</b> Contains mailing address for associated consumer and usually includes street number, direction, street name, and type of thoroughfare.</p> <p>If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.</p> <p>Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.</p> <p>Exhibit 11 provides general rules for address reporting.</p> <p>Do not enter data furnisher's address in this field.</p>	32	102-133	AN

## Field Definitions

### J2 Segment

#### Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
14	<b>Second Line of Address</b> Contains second line of address, if needed, such as apartment or unit number.  Eliminate internal messages such as: "Do not mail," "Attorney," "Charge-off," "Chapter 13," "Fraud," etc.	32	134-165	AN
15	<b>City</b> Contains city name for address of associated consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	166-185	AN
16	<b>State</b> Contains the standard U.S. Postal Service state abbreviation for the address of the associated consumer.  Exhibit 12 provides a list of State Codes.	2	186-187	AN
17	<b>Postal/Zip Code</b> Report the Zip Code of the associated consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	188-196	AN
18	<b>Address Indicator</b> Contains one of the following values for the address reported in fields 13-17:  Y = Known to be address of associated consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address S = Secondary address P = Bill Payer Service — not consumer's residence  If indicator not available or unknown, blank fill.	1	197	AN

## Field Definitions

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### J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMAT		
		Length	Position	Recording Technique
19	<b>Residence Code</b> Contains the one-character residence code of the address reported in fields 13-17. Values available:  O = Owns R = Rents  If not available or unknown, blank fill.	1	198	AN
20	<b>Reserved</b> Blank fill.	2	199-200	AN

## Field Definitions

### K1 Segment

#### Original Creditor Name

The K1 Segment must be present each time the account is reported by collection agencies, debt collectors, factoring companies, student loan guaranty agencies, and the U.S. Department of Education. The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports. Without the original creditor names, consumers may not know what the accounts represent.

Some state laws and CDIA policy stipulate that the original client/creditor must be identified. Federal law stipulates that the name of the payee must be identified when reporting returned checks.

Only one occurrence of the K1 Segment can be appended to the Base Segment. If not applicable, do not report the K1 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>K1</b> .	2	1-2	AN
2	<b>Original Creditor Name</b> The original creditor name is the name of the company or agent who originally opened the account for the consumer.  This free-form description of the original creditor name is used by collection agencies, debt collectors, factoring companies, student loan guaranty agencies, and the U.S. Department of Education.  For companies who report returned checks, such as collection agencies, report the name of the payee.  One of the following three options should be used when reporting a creditor's name that would reveal sensitive information about the consumer.  1. Report the name of the institution, but do not include reference to the type of service. For example, use the hospital name without identifying that it was the psychiatric unit that provided care. If a hospital's name reveals sensitive information, abbreviate the name.  2. Use the corporate name if it is different from the commercial name of a mental institution or drug rehabilitation center.  3. Do not report the account if either of the above two options would not sufficiently protect the consumer's privacy.  <b>Note: Encoded information is not acceptable in this field.</b>	30	3-32	AN

## Field Definitions

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### K1 Segment

#### Original Creditor Name

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
3	<b>Creditor Classification</b> Contains a code indicating a general type of business for the Original Creditor Name. Values available:  01      Retail 02      Medical/Health Care 03      Oil Company 04      Government 05      Personal Services 06      Insurance 07      Educational 08      Banking 09      Rental/Leasing 10      Utilities 11      Cable/Cellular 12      Financial 13      Credit Union 14      Automotive 15      Check Guarantee	2	33-34	N

## Field Definitions

### K2 Segment Purchased Portfolio/Sold To

The K2 Segment may be used to report the name of the company from which the portfolio or partial portfolio was purchased or the name of the company to which the portfolio or partial portfolio was sold. The K2 Segment should be reported only one time per record to affect the change.

Only one occurrence of the K2 Segment can be appended to the Base Segment. If not applicable, do not report the K2 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>K2</b> .	2	1-2	AN
2	<b>Portfolio Indicator</b> Contains a code representing the type of information being reported. Values available:  1 = Portfolio Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information	1	3	N
3	<b>Purchased Portfolio or Sold To Name</b> Contains a free-form description of the name of the company from which the portfolio or partial portfolio was purchased or to which the account was sold.  If field 2 = 9, this field should be blank filled.	30	4-33	AN
4	<b>Reserved</b> Blank fill.	1	34	AN



## Field Definitions

### K3 Segment Mortgage Information

The K3 Segment is used for two purposes:

1. To indicate a secondary marketing agency's interest in a loan by providing the applicable account number as assigned by the secondary marketing agency.
2. To report the Mortgage Identification Number (MIN), when available.

This segment must be present each time the account is reported. Only one occurrence of the K3 Segment can be appended to the Base Segment. If not applicable, do not report the K3 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>K3</b> .	2	1-2	AN
2	<b>Agency Identifier</b> Contains a code indicating which secondary marketing agency has interest in this loan. Values available:  00 = Agency Identifier not applicable (Used when reporting MIN only) 01 = Fannie Mae 02 = Freddie Mac	2	3-4	N
3	<b>Account Number</b> Contains the account number as assigned by the secondary marketing agency. <b>Do not include embedded blanks or special characters.</b>  If field 2 = 00, this field should be blank filled.	18	5-22	AN
4	<b>Mortgage Identification Number (MIN)</b> Contains the Mortgage Identification Number assigned to a mortgage loan. <b>Do not include embedded blanks or special characters.</b>  The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc. (MERS), the electronic registry for tracking the ownership of mortgage rights. For more information, see <a href="http://www.mersinc.org">http://www.mersinc.org</a> .	18	23-40	AN

## Field Definitions

### K4 Segment Specialized Payment Information

The K4 Segment can be used to report information on specialized payment schedules for either deferred payments or balloon payments. This segment must be present each time the account is reported if a deferred or balloon payment applies to the account.

Only one occurrence of the K4 Segment can be appended to the Base Segment. If not applicable, do not report the K4 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>K4</b> .	2	1-2	AN
2	<b>Specialized Payment Indicator</b> Contains a code describing the specialized payment arrangements. Values available:  01 = Balloon Payment 02 = Deferred Payment	2	3-4	N
3	<b>Deferred Payment Start Date</b> Report the date the first payment is due for deferred loans. Format is MMDDYYYY. If the day is not available, use 01.  This date should be reported when the Terms Frequency (Base Segment, Field 14) indicates Deferred.	8	5-12	N
4	<b>Payment Due Date</b> Report the date the balloon payment is due, if applicable. Format is MMDDYYYY. If the day is not available, use 01.	8	13-20	N
5	<b>Payment Amount</b> Report the amount of the balloon payment in whole dollars only.	9	21-29	N
6	<b>Reserved</b> Blank fill.	1	30	AN

**Note: All other account information should be reported in the Base Segment.**

## Field Definitions

### L1 Segment

#### Account Number/Identification Number Change

The L1 Segment provides an automated method for changing the Consumer Account Number and/or Identification Number and should be reported only one time per record to affect the change.

The L1 Segment contains the new Consumer Account Number and/or the new Identification Number and the Base Segment contains the old Consumer Account Number (Field 7) and/or old Identification Number (field 5) exactly as reported previously. In any subsequent reporting period, the Base Segment should contain the new Consumer Account Number and/or new Identification Number, and the L1 Segment should not be reported.

If the L1 Segment is being reported for the first time, or if L1 Segments are to be used for portfolio acquisition or a mass Consumer Account Number and/or Identification Number change, contact your consumer reporting agencies.

Only one occurrence of the L1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>L1</b> .	2	1-2	AN
2	<b>Change Indicator</b> Contains a code representing the change being reported. Values available:  1 = Consumer Account Number Change ONLY 2 = Identification Number Change ONLY 3 = Consumer Account Number AND Identification Number Change	1	3	N
3	<b>New Consumer Account Number</b> Contains the new Account Number assigned to this account. <b>Do not include embedded blanks or special characters.</b>  If field 2 = 2, this field should be blank filled.	30	4-33	AN

## Field Definitions

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### L1 Segment

#### Account Number/Identification Number Change

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
4	<b>New Identification Number</b> Contains the new Identification Number assigned to this account.  If field 2 = 1, this field should be blank filled.	20	34-53	AN
5	<b>Reserved</b> Blank fill.	1	54	AN

**Note: If fixed-length records are being reported and a record does not require a Consumer Account Number or Identification Number change, the Segment Identifier of L1 must be reported and the remainder of the segment must be blank filled.**

## Field Definitions

### N1 Segment Employment

The N1 Segment may be used to report employment information for the consumer reported in the Base Segment.

Only one occurrence of the N1 Segment can be appended to the Base Segment. If employment is not available, do not report the N1 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	<b>Segment Identifier</b> Contains a constant of <b>N1</b> .	2	1-2	AN
2	<b>Employer Name</b> Report the name of the employer for the consumer reported in the Base Segment.	30	3-32	AN
3	<b>First Line of Employer Address</b> Contains the mailing address for the employer in Field 2 and usually includes street number, direction, street name and type of thoroughfare.	32	33-64	AN
4	<b>Second Line of Employer Address</b> Contains second line of employer's address, if needed.	32	65-96	AN
5	<b>Employer City</b> Contains city name for employer's address. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	97-116	AN
6	<b>Employer State</b> Contains the standard U.S. Postal Service state abbreviation for the address of the employer.  Exhibit 12 provides a list of State Codes.	2	117-118	AN
7	<b>Employer Postal/Zip Code</b> Report the zip code of the employer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	119-127	AN

## Field Definitions

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### N1 Segment Employment

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
8	<b>Occupation</b> Report title or position for consumer reported in the Base Segment (the employee).	18	128-145	AN
9	<b>Reserved</b> Blank fill.	1	146	AN

## Field Definitions

### Trailer Record

The Trailer Record must be the last record provided on the file. It includes cumulative totals that are used to verify that all records received have been processed.

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
1	<b>Record Descriptor Word (RDW)</b> Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. If fixed-length records are being reported, the Trailer Record should be the same length as all the data records. The Trailer Record should be padded with blanks to fill the needed number of positions.	4	1-4	B	4	1-4	N
2	<b>Record Identifier</b> Contains a constant of <b>TRAILER</b> which is used to identify this record.	7	5-11	AN	7	5-11	AN
3	<b>Total Base Records</b> Contains the total number of Base Segments being reported.	5	12-16	P	9	12-20	N
4 & 5	<b>Reserved</b> Blank fill.	10	17-26	AN	18	21-38	AN
6	<b>Total Associated Consumer Segments (J1)</b> Contains the total number of J1 Segments being reported. Do not count blank- or 9-filled segments.	5	27-31	P	9	39-47	N
7	<b>Total Associated Consumer Segments (J2)</b> Contains the total number of J2 Segments being reported. Do not count blank- or 9-filled segments.	5	32-36	P	9	48-56	N
8	<b>Block Count</b> Contains the number of blocks on the file, if applicable.	5	37-41	P	9	57-65	N
9	<b>Total of Status Code DA</b> Contains the total number of Base Segments with Status Code DA in Field 17A.	5	42-46	P	9	66-74	N

## Field Definitions

### Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
10	<b>Total of Status Code 05</b> Contains the total number of Base Segments with Status Code 05 in Field 17A.	5	47-51	P	9	75-83	N
11	<b>Total of Status Code 11</b> Contains the total number of Base Segments with Status Code 11 in Field 17A.	5	52-56	P	9	84-92	N
12	<b>Total of Status Code 13</b> Contains the total number of Base Segments with Status Code 13 in Field 17A.	5	57-61	P	9	93-101	N
13	<b>Total of Status Code 61</b> Contains the total number of Base Segments with Status Code 61 in Field 17A.	5	62-66	P	9	102-110	N
14	<b>Total of Status Code 62</b> Contains the total number of Base Segments with Status Code 62 in Field 17A.	5	67-71	P	9	111-119	N
15	<b>Total of Status Code 63</b> Contains the total number of Base Segments with Status Code 63 in Field 17A.	5	72-76	P	9	120-128	N
16	<b>Total of Status Code 64</b> Contains the total number of Base Segments with Status Code 64 in Field 17A.	5	77-81	P	9	129-137	N
17	<b>Total of Status Code 65</b> Contains the total number of Base Segments with Status Code 65 in Field 17A.	5	82-86	P	9	138-146	N
18	<b>Total of Status Code 71</b> Contains the total number of Base Segments with Status Code 71 in Field 17A.	5	87-91	P	9	147-155	N
19	<b>Total of Status Code 78</b> Contains the total number of Base Segments with Status Code 78 in Field 17A.	5	92-96	P	9	156-164	N
20	<b>Total of Status Code 80</b> Contains the total number of Base Segments with Status Code 80 in Field 17A.	5	97-101	P	9	165-173	N



## Field Definitions

### Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
21	<b>Total of Status Code 82</b> Contains the total number of Base Segments with Status Code 82 in Field 17A.	5	102-106	P	9	174-182	N
22	<b>Total of Status Code 83</b> Contains the total number of Base Segments with Status Code 83 in Field 17A.	5	107-111	P	9	183-191	N
23	<b>Total of Status Code 84</b> Contains the total number of Base Segments with Status Code 84 in Field 17A.	5	112-116	P	9	192-200	N
24	<b>Total of Status Code 88</b> Contains the total number of Base Segments with Status Code 88 in Field 17A.	5	117-121	P	9	201-209	N
25	<b>Total of Status Code 89</b> Contains the total number of Base Segments with Status Code 89 in Field 17A.	5	122-126	P	9	210-218	N
26	<b>Total of Status Code 93</b> Contains the total number of Base Segments with Status Code 93 in Field 17A.	5	127-131	P	9	219-227	N
27	<b>Total of Status Code 94</b> Contains the total number of Base Segments with Status Code 94 in Field 17A.	5	132-136	P	9	228-236	N
28	<b>Total of Status Code 95</b> Contains the total number of Base Segments with Status Code 95 in Field 17A.	5	137-141	P	9	237-245	N
29	<b>Total of Status Code 96</b> Contains the total number of Base Segments with Status Code 96 in Field 17A.	5	142-146	P	9	246-254	N
30	<b>Total of Status Code 97</b> Contains the total number of Base Segments with Status Code 97 in Field 17A.	5	147-151	P	9	255-263	N

## Field Definitions

### Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
31	<b>Total of ECOA Code Z (All Segments)</b> Contains the total number of records with ECOA Code Z being reported in the Base Segment (Field 37), in the J1 Segment (Field 10) and in the J2 Segment (Field 10).	5	152-156	P	9	264-272	N
32	<b>Total Employment Segments</b> Contains the total number of records with employment being reported in the N1 Segment.	5	157-161	P	9	273-281	N
33	<b>Total Original Creditor Segments</b> Contains the total number of records with Original Creditors being reported in the K1 Segment.	5	162-166	P	9	282-290	N
34	<b>Total Purchased Portfolio/Sold To Segments</b> Contains the total number of records with Purchased Portfolio/Sold To being reported in the K2 Segment.	5	167-171	P	9	291-299	N
35	<b>Total Mortgage Information Segments</b> Contains the total number of records with Mortgage Information being reported in the K3 Segment.	5	172-176	P	9	300-308	N
36	<b>Total Specialized Payment Information Segments</b> Contains the total number of records with Specialized Payment Information being reported in the K4 Segment.	5	177-181	P	9	309-317	N
37	<b>Total Change Segments</b> Contains the total number of Consumer Account Number and/or Identification Number changes being reported in the L1 Segment.	5	182-186	P	9	318-326	N

## Field Definitions

### Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
38	<b>Total Social Security Numbers (All Segments)</b> Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34), in the J1 Segment (Field 7) and in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	187-191	P	9	327-335	N
39	<b>Total Social Security Numbers (Base Segments)</b> Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34). Do not count zero- or 9-filled SSNs.	5	192-196	P	9	336-344	N
40	<b>Total Social Security Numbers (J1 Segments)</b> Contains the total number of valid Social Security Numbers reported in the J1 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	197-201	P	9	345-353	N
41	<b>Total Social Security Numbers (J2 Segments)</b> Contains the total number of valid Social Security Numbers reported in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	202-206	P	9	354-362	N
42	<b>Total Dates of Birth (All Segments)</b> Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35), in the J1 Segment (Field 8) and in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	207-211	P	9	363-371	N
43	<b>Total Dates of Birth (Base Segments)</b> Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35). Do not count zero-filled Dates of Birth.	5	212-216	P	9	372-380	N

## Field Definitions

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### Trailer Record

Field	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
44	<b>Total Dates of Birth (J1 Segments)</b> Contains the total number of valid Dates of Birth reported in the J1 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	217-221	P	9	381-389	N
45	<b>Total Dates of Birth (J2 Segments)</b> Contains the total number of valid Dates of Birth reported in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	222-226	P	9	390-398	N
46	<b>Total Telephone Numbers (All Segments)</b> Contains the total number of valid Telephone Numbers reported in the Base Segment (Field 36), in the J1 Segment (Field 9) and in the J2 Segment (Field 9). Do not count zero-filled Telephone Numbers.	5	227-231	P	9	399-407	N
47	<b>Reserved</b> Blank fill.	135	232-366	AN	19	408-426	AN

## Exhibit 1

### Account Type Codes by Industry

The following table describes the account type codes that are reported in Field 9.

Code	Description	Check Credit	Coll. Agcy.	Credit Card	Credit Union	Debt Counsel	Educa- tional	Family Sup.	Govt. Agcy.	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Svc.& Prof.
00	Auto				X					X	X			X	
01	Unsecured				X					X	X			X	X
02	Secured				X					X	X			X	X
03	Partially Secured				X					X	X				X
04	Home Improvement				X					X	X	X			
05	FHA Home Improvement									X		X			
06	Installment Sales Contract												X	X	
07	Charge Account												X	X	
10	Business Loan				X					X	X			X	
11	Recreational Merchandise				X					X	X			X	
12	Education Loan				X		X		X	X	X				
13	Lease				X					X	X			X	
15	Check Credit/Line of Credit	X			X										
17	Manufactured Housing				X					X	X	X		X	
18	Credit Card			X	X										

## Exhibit 1

## Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy.	Credit Card	Credit Union	Debt Counsel	Educational	Family Sup.	Govt. Agcy.	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Svc.& Prof.
19	FHA Real Estate Mortgage (Terms Duration in years)				X							X			
20	Note Loan				X					X	X				
22	Secured by Household Goods									X	X				
23	Secured by Household Goods & Other Collateral									X	X				
25	VA Real Estate Mortgage (Terms Duration in years)				X							X			
26	Conventional Real Estate Mortgage — including Purchase Money First (Terms Duration in years)				X							X			
29	Rental Agreement														X
34	Debt Counseling Service					X									
37	Combined Credit Plan	X		X	X										
43	Debit Card	X			X										
47	Credit Line Secured	X			X										
48	Collection Agency/Attorney		X												X
50	Family Support							X							

## Exhibit 1

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### Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy.	Credit Card	Credit Union	Debt Counsel	Educa- tional	Family Sup.	Govt. Agcy.	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Svc.& Prof.
65	Government Unsecured Guaranteed Loan								X						
66	Government Secured Guaranteed Loan								X						
67	Government Unsecured Direct Loan								X						
68	Government Secured Direct Loan								X						
69	Government Grant								X						
70	Government Overpayment								X						
71	Government Fine								X						
72	Government Fee for Services								X						
73	Government Employee Advance								X						
74	Government Misc. Debt								X						
75	Government Benefit								X						
77	Returned Check		X												X
89	Home Equity Line of Credit				X							X			
90	Medical Debt				X					X	X				X

## Exhibit 1

### Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy.	Credit Card	Credit Union	Debt Counsel	Educational	Family Sup.	Govt. Agcy.	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Svc. & Prof.
91	Debt Consolidation				X					X	X				
92	Utility Company														X
93	Child Support							X							
95	Attorney Fees							X							X
0A	Time Share Loan				X					X	X	X			
2A	Secured Credit Card			X	X										
3A	Auto Lease				X					X	X			X	
5A	Real Estate — Junior Liens and Non-Purchase Money First (Terms Duration in years)				X							X			
6A	Commercial Installment Loan				X					X	X				
7A	Commercial Line of Credit	X			X										
8A	Business Credit Card			X											
9A	Secured Home Improvement				X					X	X	X			
5B	Second Mortgage (Terms Duration in years)				X							X			
6B	Commercial Mortgage Loan (Terms Duration in years)				X							X			



## Exhibit 1

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### Account Type Codes by Industry

Code	Description	Check Credit	Coll. Agcy.	Credit Card	Credit Union	Debt Counsel	Educa- tional	Family Sup.	Govt. Agcy.	Instal Loan	Loan Fin.	Mortg Loan	Retail	Sales Fin.	Svc.& Prof.
7B	Agricultural				X				X	X	X			X	
8B	Deposit Related	X			X										
9B	Business Line Personally Guaranteed	X			X										
0C	Factoring Company Account														X
1C	Household Goods									X	X				
2C	Farmers Home Administration (FmHA) Real Estate Mortgage Loan (Terms Duration in years)				X							X			
4D	Telecommunications/Cellular														X
6D	Home Equity				X					X		X			
0F	Construction Loan				X					X	X	X			

## Exhibit 2

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### Account Type Codes

The following table contains an alphabetic listing of the account type codes, which are reported in Field 9.

<u>Code</u>	<u>Description</u>
7B	Agricultural
95	Attorney Fees
00	Auto
3A	Auto Lease
8A	Business Credit Card <i>Individual has primary responsibility.</i>
9B	Business Line Personally Guaranteed
10	Business Loan <i>Individual is personally liable.</i>
07	Charge Account <i>Used by the Retail Industry</i>
93	Child Support
48	Collection Agency/Attorney
37	Combined Credit Plan <i>Represents two credit plans being reported as one account. Example: Visa and Mastercard on one bill.</i>
6A	Commercial Installment Loan <i>Individual is personally liable; company is guarantor.</i>
7A	Commercial Line of Credit <i>Individual is personally liable; company is guarantor.</i>
6B	Commercial Mortgage Loan <i>Terms Duration in years. Individual is personally liable; company is guarantor.</i>
0F	Construction Loan
26	Conventional Real Estate Mortgage - including Purchase Money First <i>Terms Duration in years. Purchase Money First means that the proceeds of the loan are used to buy the property. This is a mortgage account type.</i>
18	Credit Card
47	Credit Line Secured
43	Debit Card <i>To be used when debit card is backed by a line of credit or overdraft protection</i>
91	Debt Consolidation <i>Represents multiple loans which have been consolidated into one loan</i>
34	Debt Counseling Service

## Exhibit 2

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### Account Type Codes

<u>Code</u>	<u>Description</u>
8B	Deposit Related <i>Overdrawn account</i>
12	Education Loan
0C	Factoring Company Account (a/k/a Debt Purchaser)
50	Family Support
2C	Farmers Home Administration (FmHA) Real Estate Mortgage Loan <i>Terms Duration in years</i>
05	Federal Housing Administration (FHA) Home Improvement Loan
19	Federal Housing Administration (FHA) Real Estate Mortgage Loan <i>Terms Duration in years</i>
75	Government Benefit
73	Government Employee Advance
72	Government Fee for Services
71	Government Fine
69	Government Grant
74	Government Miscellaneous Debt
70	Government Overpayment
68	Government Secured Direct Loan
66	Government Secured Guaranteed Loan
67	Government Unsecured Direct Loan
65	Government Unsecured Guaranteed Loan
6D	Home Equity
89	Home Equity Line of Credit
04	Home Improvement
1C	Household Goods
06	Installment Sales Contract <i>Used by the Retail Industry</i>
13	Lease <i>Non-auto</i>
15	Line of Credit <i>Includes Check Credit</i>
17	Manufactured Housing
90	Medical Debt
20	Note Loan
03	Partially Secured

## Exhibit 2

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### Account Type Codes

<u>Code</u>	<u>Description</u>
5A	Real Estate - Junior Liens and Non-Purchase Money First <i>Terms Duration in years. Junior Liens means that a person has a mortgage on property already and needs more money without paying off existing loan; a refinanced loan with a change in terms — second mortgage, third or more. Non-Purchase Money First means that the proceeds of the loan are not used directly for the property. This is a real estate account type.</i>
11	Recreational Merchandise
29	Rental Agreement
77	Returned Check <i>Reported by Collection Agencies, Debt Purchasers and Check Guarantee companies when a check was returned to the payee for non-payment usually due to insufficient funds. Refer to Frequently Asked Question #29 for reporting requirements.</i>
5B	Second Mortgage <i>Terms Duration in years</i>
02	Secured <i>Used for Installment Contracts</i>
22	Secured by Household Goods
23	Secured by Household Goods and Other Collateral
2A	Secured Credit Card <i>Deposited funds are available in the event of default.</i>
9A	Secured Home Improvement
4D	Telecommunications/Cellular
0A	Time Share Loan <i>A purchased time share</i>
01	Unsecured
92	Utility Company
25	Veteran's Administration (VA) Real Estate Mortgage Loan <i>Terms Duration in years</i>

## Exhibit 3

### Terms/Payment Amount Conversion to Monthly

The following table contains the calculations to be used to convert the Terms Duration (number of payment intervals) and Scheduled Monthly Payment Amount to monthly values.

<b>Terms Frequency Field 14</b>	<b>Terms Duration Field 13</b>	<b>Scheduled Monthly Payment Amount Field 15</b>
D = Deferred	Blank fill	Zero fill
P = Single Payment Loan	Blank fill	Zero fill
W = Weekly (Due every week)	Divide by 4.33	Multiply by 4.33
B = Biweekly (Due every 2 weeks)	Divide by 2.16	Multiply by 2.16
E = Semimonthly (Due twice a month)	Divide by 2	Multiply by 2
M = Monthly (Due every month)	As given	As given
L = Bimonthly (Due every 2 months)	Multiply by 2	Divide by 2
Q = Quarterly (Due every 3 months)	Multiply by 3	Divide by 3
T = Triannually (Due every 4 months)	Multiply by 4	Divide by 4
S = Semiannually (Due twice a year)	Multiply by 6	Divide by 6
Y = Annually (Due every year)	Multiply by 12	Divide by 12

**Note: Report whole dollars only in the Scheduled Monthly Payment Amount field.**

## Exhibit 4

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### Account Status Codes

Enter the Account Status Code (Field 17A) which best describes whether the account is current or past due as of the Billing Date (Field 24). If you have a status that is not described here, please contact your consumer reporting agencies.

<u>Code</u>	<u>Description</u>
05*	Account transferred to another office.
11	Current account. For Installment and Mortgage loans, the account should be current and have a non-zero Balance Amount. For Credit Line, Open, and Revolving portfolio types, the account should be current and available for use. If the account is closed, but there is a balance due, Special Comment Code M or Compliance Condition Code XA should also be reported to indicate the account is no longer available for use.
13*	Paid or closed account/zero balance. For Installment and Mortgage loans, the account should be paid with a zero Balance Amount. For Credit Line, Open, and Revolving portfolio types, the account should no longer be available for use, and the Balance Amount should be zero. A Special Comment Code M or Compliance Condition Code XA should also be reported to indicate the account is closed.
61	Account paid in full, was a voluntary surrender.
62	Account paid in full, was a collection account.
63	Account paid in full, was a repossession.
64	Account paid in full, was a charge-off.
65*	Account paid in full. A foreclosure was started.
71	Account 30 days past the due date.
78	Account 60 days past the due date.
80	Account 90 days past the due date.
82	Account 120 days past the due date.
83	Account 150 days past the due date.
84	Account 180 days or more past the due date.
88*	Claim filed with government for insured portion of balance on a defaulted loan.
89*	Deed received in lieu of foreclosure on a defaulted mortgage.
93	Account assigned to internal or external collections.
94*	Foreclosure/credit grantor sold collateral to settle defaulted mortgage.
95*	Voluntary surrender. <b>Note: Do not report Status Code 95 for early termination of leases. Refer to the Leasing category within Exhibit 6 for applicable Special Comments.</b>
96	Merchandise was repossessed by credit grantor; there may be a balance due.
97	Unpaid balance reported as a loss by credit grantor (charge-off).
DA	Deletes entire account. <b>Note: In order to maintain the integrity of credit information, it is important that data furnishers not ask for a subsequent deletion of account history unless an actual error was reported. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.</b>

\* Field 17B (Payment Rating) is also required when reporting these Account Status Codes.

## Exhibit 5

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### Examples of Reporting Payment History Profile (Field 18)

The Account Status, which is reported in field 17A of the Base Segment, contains the status of the account as of the current month being reported. Field 18 contains up to 24 months of consecutive history prior to the current month.

Examples of Account Status and Payment History Profile:

- A. Account Status Code = 11; Billing Date = 01/31/2003  
Field 18 = 000011000000EEEE0000BBBB

In the above example, field 18 data represents, from left to right, 12/31/2002 through 01/31/2001. The E's indicate that the account was current with a zero balance in 12/2001, 11/2001, 10/2001 and 09/2001. The B's indicate that no payment history was available prior to 05/2001, which was most likely the date the account was opened.

- B. Account Status Code = 80; Billing Date = 01/31/2003; Date of First Delinquency = 08/31/2002  
Field 18 = 2211100000DD000101000000

In the above example, field 18 data represents, from left to right, 12/31/2002 through 01/31/2001. The D's indicate that no payment history was available for 02/2002 or 01/2002.

- C. Account Status Code = 11; Billing Date = 01/31/2003  
Field 18 = EEEEEEEEE000EEEE0000EE00

In the above example, field 18 data represents, from left to right, 12/31/2002 through 01/31/2001. The E's indicate that the account was current with a zero balance from 12/2002 through 04/2002, from 12/2001 through 09/2001, and from 04/2001 to 03/2001. The account was current (and active) during the other months.

- D. Account Status Code = 97; Billing Date = 01/31/2003; Date of First Delinquency = 06/30/2001  
Field 18 = LLGGGGGGGG66654332100010

In the above example, field 18 data represents, from left to right, 12/31/2002 through 01/31/2001. The L's indicate that the account was a charge-off from 12/2002 through 11/2002, and the G's indicate that the account was a collection from 10/2002 through 03/2002.

**Note: The Date of First Delinquency (06/30/2001) represents the date of the 30-day delinquency that led to the status being reported.**

## Exhibit 6

### Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Closed (Permanently or Temporarily)	Election of Remedy	-	I	-	-	I
	Account Closed at Credit Grantor's Request	M	-	-	M	M
	Credit Line Suspended	AP	-	-	AP	AP
	Account Closed Due to Refinance	AS	AS	AS	-	-
	Account Closed Due to Transfer	AT	AT	AT	AT	AT
	Credit Card Lost or Stolen	-	-	-	BL	BL
Leasing	Full Termination/Status Pending (Requires Account Type 3A or 13)	-	BB	-	-	-
	Full Termination/Obligation Satisfied (Requires Account Type 3A or 13)	-	BC	-	-	-
	Full Termination/Balance Owing (Requires Account Type 3A or 13)	-	BD	-	-	-
	Early Termination/Status Pending (Requires Account Type 3A or 13)	-	BE	-	-	-
	Early Termination/Obligation Satisfied (Requires Account Type 3A or 13)	-	BF	-	-	-



## Exhibit 6

### Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Leasing, continued	Early Termination/Balance Owing (Requires Account Type 3A or 13)	-	BG	-	-	-
	Early Termination/Insurance Loss (Requires Account Type 3A or 13)	-	BH	-	-	-
	Involuntary Repossession (Requires Account Type 3A or 13)	-	BI	-	-	-
	Involuntary Repossession/Obligation Satisfied (Requires Account Type 3A or 13)	-	BJ	-	-	-
	Involuntary Repossession/Balance Owing (Requires Account Type 3A or 13)	-	BK	-	-	-
	Prepaid Lease (Requires Account Type 3A or 13)	-	BS	-	-	-
Legal Action	Account Payments Assured by Wage Garnishment	AM	AM	AM	AM	AM
Other	Special Handling - Contact Credit Grantor for Additional Information	S	S	S	S	S
	Adjustment Pending	V	V	V	V	V
	First Payment Never Received (May indicate fraudulent activity)	AV	AV	AV	AV	AV
	Affected by Natural or Declared Disaster	AW	AW	AW	AW	AW

## Exhibit 6

### Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Other, continued	Redeemed Repossession	-	AZ	-	-	AZ
	Foreclosure Proceedings Started		-	BO	-	-
	Guaranteed/Insured	CH	CH	CH	CH	CH
	Used by <b>Child Support Agencies only</b> when reporting delinquent or collection accounts (No actual comment displays)	-	-	-	CS	-
Refinanced	Account Closed Due to Refinance	AS	AS	AS	-	-
Removal of Comment	Removes Any Previously Reported Special Comment Code	BLANK	BLANK	BLANK	BLANK	BLANK
Special Payment Arrangements	Account Payments Managed by Financial Counseling Program	B	B	B	B	B
	Paid by Co-Maker	C	C	C	C	C
	Debt Being Paid Through Insurance	AB	AB	AB	AB	AB
	Paying Under a Partial Payment Agreement	AC	AC	AC	AC	AC
	Simple Interest Loan	-	AG	-	-	-
	Recalled to Active Military Duty	AI	AI	AI	AI	AI
	Payroll Deduction	AJ	AJ	AJ	AJ	AJ

## Exhibit 6

### Special Comment Codes By Category Within Portfolio

Category	Description	Credit Line	Installment	Mortgage	Open	Revolving
Special Payment Arrangements, continued	Voluntarily Surrendered, then Redeemed	-	AO	-	-	AO
	Account Paid in Full for Less than the Full Balance	AU	AU	AU	AU	AU
	Account Paid from Collateral	AX	AX	-	-	AX
	Paid by Company which Originally Sold the Merchandise	-	BN	-	-	-
	Paid through Insurance (Requires Account Status Code 13 or 61-65 and Current Balance = 0)	BP	BP	BP	BP	BP
	Principal Deferred/Interest Payment Only	-	BT	-	-	-
Transferred	Account Closed Due to Transfer	AT	AT	AT	AT	AT
	Loan Assumed by Another Party (Requires ECOA Code T — Terminated)	-	H	H	-	-
	Account Transferred to Another Lender	O	O	O	O	O
	Purchased by Another Lender	AH	AH	AH	AH	AH
	Student Loan — Permanently Assigned to Government	-	AL	-	-	-
	Account Acquired by RTC/FDIC/NCUA	AN	AN	AN	AN	AN
	Transferred to Recovery (Requires Account Status Code 71-97)	BA	BA	BA	BA	BA

## Exhibit 7

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### Special Comment Codes

The Special Comment Code (Field 19) should be reported as long as the condition applies.

<u>Code</u>	<u>Description</u>
Blank	Removes any previously reported Special Comment Code.
B	Account payments managed by financial counseling program.
C	Paid by Co-maker.
H	Loan assumed by another party. <i>Requires ECOA Code T (Terminated).</i>
I	Election of remedy. <i>Definition: A car or other item is repossessed, but the value is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in the amounts.</i>
M	Account closed at credit grantor's request.
O	Account transferred to another lender.
S	Special handling. Contact credit grantor for additional information.
V	Adjustment pending. <i>Definition: Account adjustment, such as returned merchandise and refund due.</i>
AB	Debt being paid through insurance.
AC	Paying under a partial payment agreement.
AG	Simple interest loan. <i>Definition: Any loan where interest is compounded daily.</i>
AH	Purchased by another lender.
AI	Recalled to active military duty.
AJ	Payroll deduction.
AL	Student loan permanently assigned to government.
AM	Account payments assured by wage garnishment.
AN	Account acquired by RTC/FDIC/NCUA. <i>Definition: Resolution Trust Corp./Federal Deposit Insurance Corp./National Credit Union Administration</i>
AO	Voluntarily surrendered - then redeemed.
AP	Credit Line suspended. <i>Definition: The credit line is temporarily unavailable for use.</i>
AS	Account closed due to refinance.
AT	Account closed due to transfer. <i>Note: Used for internal transfers.</i>
AU	Account paid in full for less than the full balance.
AV	First payment never received. <i>Comment: May indicate fraudulent activity.</i>
AW	Affected by natural or declared disaster.
AX	Account paid from collateral.
AZ	Redeemed repossession.

## Exhibit 7

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### Special Comment Codes

<u>Code</u>	<u>Description</u>
BA	Transferred to Recovery. <i>Requires Account Status Code 71 - 97.</i>
BB	Full termination/status pending. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BC	Full termination/obligation satisfied. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BD	Full termination/balance owing. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BE	Early termination/status pending. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BF	Early termination/obligation satisfied. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BG	Early termination/balance owing. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BH	Early termination/insurance loss. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BI	Involuntary repossession. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BJ	Involuntary repossession/obligation satisfied. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BK	Involuntary repossession/balance owing. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i>
BL	Credit card lost or stolen.
BN	Paid by company which originally sold the merchandise.
BO	Foreclosure proceedings started.
BP	Paid through insurance. <i>Requires Account Status Code 13 or 61-65 and Current Balance = 0.</i>
BS	Prepaid lease. <i>Requires Account Type 3A (Auto Lease) or 13 (Lease).</i> <i>Definition: Consumer paid lease in advance. No monthly payments are due.</i>
BT	Principal deferred/Interest payment only.
CH	Guaranteed/Insured
CS	Used by <b>Child Support Agencies only</b> when reporting collection accounts. (No actual comment displays.)

**Note:** For comments specific to disputes and accounts closed at consumer's request, refer to the Compliance Condition Code (Field 20).

## Exhibit 8

### Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)

**PURPOSE:** This date will be used by the consumer reporting agencies to determine when delinquent data is to be deleted, pursuant to the Fair Credit Reporting Act (FCRA).

**HOW TO REPORT:** For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.

For Account Status Codes 05, 13, 65, 88, 89, 94 or 95, if the Payment Rating is 1-6, G or L, report the date of the first delinquency that led to the Payment Rating being reported.

For Consumer Information Indicators E-H (Discharged Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Account Status Code 11), report the date of the bankruptcy/personal receivership notification.

The following are three step-by-step examples on how to report FCRA Compliance/Date of First Delinquency.

**Example 1:** Displays an account that goes delinquent to current and then goes delinquent again.

	Billing Date	Account Status	Definition	Date of First Delinquency
Month 1	01/30/2003	11	Current	Zero fill
Month 2	02/28/2003	11	Current	Zero fill
Month 3	03/30/2003	71	Delinq 30	03/30/2003 (First Delinquency)
Month 4	04/30/2003	78	Delinq 60	03/30/2003
Month 5	05/30/2003	11	Current	Zero fill
Month 6	06/30/2003	71	Delinq 30	06/30/2003 (First Delinquency)
Month 7	07/30/2003	78	Delinq 60	06/30/2003
Month 8	08/30/2003	80	Delinq 90	06/30/2003
Month 9	09/30/2003	97	Charge-off	06/30/2003

## Exhibit 8

### Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)

**Example 2:** Displays an account that goes delinquent and never returns to a current status.

	<b>Billing Date</b>	<b>Account Status</b>	<b>Definition</b>	<b>Date of First Delinquency</b>
Month 1	01/30/2003	11	Current	Zero fill
Month 2	02/28/2003	11	Current	Zero fill
Month 3	03/30/2003	71	Delinq 30	03/30/2003 (First Delinquency)
Month 4	04/30/2003	71	Delinq 30	03/30/2003
Month 5	05/30/2003	71	Delinq 30	03/30/2003
Month 6	06/30/2003	78	Delinq 60	03/30/2003
Month 7	07/30/2003	80	Delinq 90	03/30/2003
Month 8	08/30/2003	97	Charge-off	03/30/2003
Month 9	09/30/2003	64	Paid Charge-off	03/30/2003

**Example 3:** Displays an account that has rolling delinquencies.

	<b>Billing Date</b>	<b>Account Status</b>	<b>Definition</b>	<b>Date of First Delinquency</b>
Month 1	01/30/2003	11	Current	Zero fill
Month 2	02/28/2003	71	Delinq 30	02/28/2003 (First Delinquency)
Month 3	03/30/2003	71	Delinq 30	02/28/2003
Month 4	04/30/2003	78	Delinq 60	02/28/2003
Month 5	05/30/2003	80	Delinq 90	02/28/2003
Month 6	06/30/2003	71	Delinq 30	02/28/2003
Month 7	07/30/2003	71	Delinq 30	02/28/2003
Month 8	08/30/2003	78	Delinq 60	02/28/2003

## Exhibit 8

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### **Explanation and Examples of FCRA Compliance/Date of First Delinquency (Field 25)**

#### **Fair Credit Reporting Act Excerpts**

##### **Section 605(c) Running of Reporting Period:**

(1) In general: The 7-year period referred to in paragraphs (4) and (6) of subsection (a) shall begin, with respect to any delinquent account that is placed for collection (internally or by referral to a third party, whichever is earlier), charged to profit and loss, or subjected to any similar action, upon the expiration of the 180-day period beginning on the date of the commencement of the delinquency which immediately preceded the collection activity, charge to profit and loss, or similar action.

##### **Section 605(a) Information Excluded From Consumer Reports:**

(4) Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years.

(6) Any other adverse item of information which antedates the report by more than seven years.

##### **Section 623 Responsibilities of Furnishers of Information to Consumer Reporting Agencies:**

(5) Duty to provide notice of delinquency of accounts: A person who furnishes information to a consumer reporting agency regarding a delinquent account being placed for collection, charged to profit or loss, or subjected to any similar action, shall, not later than 90 days after furnishing the information, notify the agency of the month and year of the commencement of the delinquency that immediately preceded the action.



## Exhibit 9

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### Consumer Information Indicators

The Consumer Information Indicator, which is reported in Field 38 of the Base Segment, Field 11 of the J1 Segment, and Field 11 of the J2 Segment, contains a value that indicates a special condition that applies to the specific consumer.

Report the following values:

<u>Code</u>	<u>Description</u>
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Completed through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
1A	Personal Receivership
Z	Bankruptcy – Undesignated Chapter
Q	Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A) <b>Note: Do not report Q as a default value.</b>
R	Reaffirmation of Debt
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Chapter 11 Reaffirmation of Debt Rescinded
X	Chapter 12 Reaffirmation of Debt Rescinded
Y	Chapter 13 Reaffirmation of Debt Rescinded
S	Removes previously reported Reaffirmation of Debt and Reaffirmation of Debt Rescinded Indicators (R, V, W, X, Y) <b>Note: Do not report S as a default value.</b>
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator) <b>Note: Do not report U as a default value.</b>

**Note: The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.**

## Exhibit 10

### Country Codes

<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>
Afghanistan	AF	Cayman Islands	CI	Granada	GD
Albania	AN	Central African		Greece	GR
Algeria	DZ	Republic	CF	Greenland	GE
Andorra	AD	Chad	CD	Guadeloupe	GP
Angola	AO	Chile	CL	Guatemala	GT
Anguilla	AI	China (Peking)	CP	Guinea	GN
Antigua & Barbuda	AG	Colombia	CB	Guinea-Bissau	GW
Argentina	AT	Comoros	CJ	Guyana	GY
Armenia	RM	Congo	CG	Haiti	HA
Aruba	AW	Corsica	CC	Honduras	HN
Ascension	AS	Costa Rica	CR	Hungary	HU
Australia	AU	Croatia	HX	Iceland	IS
Austria	DF	Cuba	HR	India	IB
Azerbaijan	AJ	Cyprus	CY	Indonesia	IF
Azores	AX	Czech Republic	CZ	Iran	IR
Bahamas	BS	Democratic Republic		Iraq	IQ
Bahrain	BH	of Congo	ZR	Ireland	IE
Bangladesh	BD	Denmark	DK	Israel	IG
Barbados	BB	Djibouti	DJ	Italy	IT
Belarus	BL	Dominica	DM	Ivory Coast	IC
Belgium	BE	Dominican		Jamaica	JM
Belize	BZ	Republic	DO	Japan	JP
Benin	BJ	East Timor	EM	Jordan	JO
Bermuda	BU	Ecuador	EC	Kazakhstan	KZ
Bhutan	BM	Egypt	EG	Kenya	KE
Bolivia	BO	El Salvador	SV	Kiribati	KI
Bosnia &		Equatorial Guinea	GQ	Korea (North)	KX
Herzegovina	BX	Estonia	SU	Korea (South)	KR
Botswana	BW	Ethiopia	ET	Kuwait	KW
Brazil	BR	Falkland Islands	FA	Kyrgyzstan	KG
British Virgin		Faroe Islands	FE	Laos	LO
Islands	VG	Fiji	FJ	Latvia	LX
Brunei	BN	Finland	FI	Lebanon	LB
Bulgaria	BG	France	FR	Leeward Islands	LE
Burkina Faso	BF	French Guiana	GF	Lesotho	LS
Burundi	BI	French Polynesia	FP	Liberia	LR
Cambodia	KA	Gabon	GB	Libya	LV
Cameroon	CM	Gambia	GM	Liechtenstein	CH
Canada	CN	Germany	DW	Lithuania	LT
Cape Verde	CV	Ghana	GH	Luxembourg	LU
Carriacou	CU	Gibraltar	GI		

## Exhibit 10

### Country Codes

<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>	<u>COUNTRY</u>	<u>CODE</u>
Macao	MJ	Portugal	PT	Tanzania	TZ
Macedonia	MH	Qatar	QA	Thailand	TH
Madagascar	MG	Republic of		Togo	TG
Madeira	MB	Georgia	GX	Tonga	TA
Malawi	MW	Reunion Island	RE	Trinidad & Tobago	TT
Malaysia	MY	Romania	RO	Tristan da Cunha	TD
Maldives	MV	Russia	RU	Tunisia	TU
Mali	ML	Rwanda	RW	Turkey	TR
Malta	MF	Saint Helena	SH	Turkmenistan	TM
Martinique	MQ	Saint Kitts & Nevis	KN	Turks & Caicos	
Mauritania	MR	Saint Lucia	LC	Islands	TC
Mauritius	MU	Saint Pierre &		Tuvalu	TV
Mexico	MX	Miquelon	SP	Uganda	UG
Moldova	LD	Saint Vincent & the		Ukraine	UA
Monaco	AC	Grenadines	SF	Union of Myanmar	
Mongolia	MC	San Marino	SM	(Burma)	BK
Montserrat	MK	Santa Cruz Islands	ST	United Arab	
Morocco	RC	Sao Tome &		Emirates	UM
Mozambique	MZ	Principe	MP	United Kingdom	UK
Namibia	NB	Saudi Arabia	SA	United States	US
Nauru	NA	Senegal	SN	Uruguay	UY
Nepal	NP	Serbia and	SX	Uzbekistan	UZ
Netherlands		Montenegro		Vanuatu	VU
Antilles	NN	Seychelles	YC	Vatican City State	VC
Netherlands	NL	Sierra Leone	SL	Venezuela	VE
New Caledonia	NW	Singapore	SG	Vietnam	VN
New Zealand	NZ	Slovakia	VK	Wallis/Futuna	
Nicaragua	NI	Slovenia	XN	Island	WT
Niger	NR	Solomon Islands	SI	Western Samoa	WS
Nigeria	NG	Somalia	SO	Yemen	YE
Norway	NO	South Africa	ZA	Zambia	ZM
Oman	OM	Spain	ES	Zimbabwe	ZW
Pakistan	PK	Sri Lanka	LK		
Panama	PM	Sudan	SB		
Papua New		Suriname	SR		
Guinea	PG	Swaziland	SZ		
Paraguay	PY	Sweden	SE		
Peru	PU	Switzerland	SW		
Philippines	PH	Syria	SY		
Pitcairn Islands	PS	Tadzhikistan	TK		
Poland	PL	Taiwan	TW		

## Exhibit 11

### General Rules for Addresses

Most addresses consist of a street address, containing a street number, street name, street type, city name (spelled out), state code and postal/zip code. Include the complete address on all records; the absence of an address may cause a record to be bypassed.

Do not report non-address information in the Address fields.

Examples: Do not report a spouse name in the Address field.  
Do not report account description terminology, such as Fraud, Bankrupt, Charge-off, etc. in the Address field.

For accurate reporting of addresses, refer to the U.S. Postal Service handbook, *Postal Addressing Standards*.

Use the standard postal abbreviations for state names, such as MS for Mississippi. Refer to Exhibit 12 for a complete list of State Codes.

#### Thoroughfare Type Codes

AL	Alley	HT	Heights	RD	Road
AV	Avenue	HY	Highway	RN	Run
BV	Boulevard	KN	Knoll	RO	Row
CI	Circle	LN	Lane	RT	Route
CN	Center	LP	Loop	SQ	Square
CR	Crescent	MA	Mall	ST	Street
CT	Court	OV	Oval	TE	Terrace
DA	Dale	PA	Path	TP	Turnpike
DR	Drive	PI	Pike	TR	Trail
EX	Expressway	PK	Park	TY	Thruway
FY	Freeway	PL	Place	VI	Viaduct
GA	Garden	PT	Point	WK	Walk
GR	Grove	PY	Parkway	WY	Way
HL	Hill	PZ	Plaza		

#### Thoroughfare Direction Codes

N	North/North -Military	NS	North-South/North-South-Military
S	South/South-Military	SE	Southeast/Southeast-Military
E	East/East-Military	NW	Northwest/Northwest-Military
EW	East-West/East-West Military	SW	Southwest/Southwest-Military
W	West/West-Military	NM	Nonmailable address
NE	Northeast/Northeast-Military		

**Note: The Address Indicator (Field 45 in the Base Segment and Field 18 in the J2 Segment) should be used to designate what address is being reported.**

## Exhibit 12

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### State Codes

<u>STATE</u>	<u>CODE</u>	<u>STATE</u>	<u>CODE</u>
Alabama	AL	North Dakota	ND
Alaska	AK	Northern Mariana Islands	MP
American Samoa	AM	Ohio	OH
Arizona	AZ	Oklahoma	OK
Arkansas	AR	Oregon	OR
California	CA	Palau	PW
Colorado	CO	Pennsylvania	PA
Connecticut	CT	Puerto Rico	PR
Delaware	DE	Rhode Island	RI
District of Columbia	DC	South Carolina	SC
Federated States of Micronesia	FM	South Dakota	SD
Florida	FL	Tennessee	TN
Georgia	GA	Texas	TX
Guam	GU	Utah	UT
Hawaii	HI	Vermont	VT
Idaho	ID	Virginia	VA
Illinois	IL	Virgin Islands	VI
Indiana	IN	Washington	WA
Iowa	IA	West Virginia	WV
Kansas	KS	Wisconsin	WI
Kentucky	KY	Wyoming	WY
Louisiana	LA		
Maine	ME	Military in the Americas other than Canada	AA
Marshall Islands	MH		
Maryland	MD		
Massachusetts	MA	Military in Europe, Middle East, Africa, Canada	AE
Michigan	MI		
Minnesota	MN		
Mississippi	MS		
Missouri	MO	Military in the Pacific Theater	AP
Montana	MT		
Nebraska	NE		
Nevada	NV		
New Hampshire	NH		
New Jersey	NJ		
New Mexico	NM		
New York	NY		
North Carolina	NC		



## 366 FORMAT - DATA RECORD (VARIABLE BLOCKED)

CHAR	-	* ID NUMBER	01ACCOUNTNUMBER	R18	REV
ZONE	0B000B00F062994754CC4DEDCCD4444444444FFCCDEDE4DEDDCD4444444444444444DFF054980000000070DC	E400000000	1910C094054425900000000000011336453054425900000000000000009180019C0010C0005C95500005C000		
NUMR	01...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	1102200000BBBBBBBBBBBBBBBBBB			SURNAME	
ZONE	10FFFFFFFFFFCCCCCCCCCCCCCCC4444000200000000000011990000000000011994444444444444444EEDDCD4444444				
NUMR	0C11222000000222222222222222220000000C000C0000C0019C000C0000C0019C000000000000000024951450000000				
	101...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	1ST NAME	MIDDLE NAME	2	<2	1ST LINE OF ADDRESS
ZONE	4444444444FEE4DCDC444444444444DCCDC4DCDC444444444F1357901199095524F44EEFEE4DCDC4DC4CCCDCEE44444444				
NUMR	00000000000123051450000000000004944350514500000000022468C0014C99513C20042123039550660144952200000000				
	201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	2ND LINE OF ADDRESS	CITY	ST123451234Y J1	SURNAME	1S
ZONE	44444FDC4DCDC4DC4CCCDCEE4444444444444444CEEE4444444444444444EEFFFFFFFFFFFE4DF4EEDDCDC4444444444444444FE				
NUMR	0000025403955066014495220000000000000393800000000000000000231234512348011024951450000000000000000012				
	301...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	T NAME	MIDDLE NAME	123456789MMDYY99955512342	J2 SURNAME	1S
ZONE	E4DCDC444444444444DCCDC4DCDC4444444444FFFFFFFFFDDCCEEEEEFFFFFFFFFFFF444DF4EEDDCDC4444444444444444FE				
NUMR	305145000000000000049443505145000000000123456789444888899955512342000120249514500000000000000000012				
	401...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	T NAME	MIDDLE NAME	123456789MMDYY99955512342	US1ST LINE OF ADDRESS	
ZONE	E4DCDC444444444444DCCDC4DCDC4444444444FFFFFFFFFDDCCEEEEEFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE4444444444				
NUMR	305145000000000000049443505145000000000123456789444888899955512342004212303955066014495220000000000				
	501...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	2ND LINE OF ADDRESS	CITY	ST123451234	J2 SURNAME	1S
ZONE	444FDC4DCDC4DC4CCCDCEE4444444444444444CEEE4444444444444444EEFFFFFFFFFF4444DF4EEDDCDC4444444444444444FE				
NUMR	0002540395506601449522000000000000039380000000000000000023123451234000012024951450000000000000000012				
	601...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	T NAME	MIDDLE NAME	123456789MMDYY99955512342	US1ST LINE OF ADDRESS	
ZONE	E4DCDC444444444444DCCDC4DCDC4444444444FFFFFFFFFDDCCEEEEEFFFFFFFFFFFF44EEFEE4DCDC4DC4CCCDCEE4444444444				
NUMR	305145000000000000049443505145000000000123456789444888899955512342004212303955066014495220000000000				
	701...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	LINE OF ADDRESS 2	CITY	ST123451234	K1ORIGINAL CREDITOR NAME	
ZONE	444DCDC4DC4CCCDCEE4F4444444444444444CEEE4444444444444444EEFFFFFFFFFF4444DF4DFFDDCCCDCCD4CDCREDD4DCDC44444				
NUMR	000395506601449522000000000000000393800000000000000000231234512340000216997951303954936905145000000				
	801...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	00K20PURCHASED PORTFOLIO/SOLD NAME	K30ACCOUNT NUMBER	MORTI ID NUMBER	K400MMDDYYYYMMDDYYYYX0	
ZONE	44FFFFFDEDCCECC4DDDCDDC6EDDC4DCDC4444DFFCCDEDE4DEDDCD44444DDDE4CC4DEDDCD44444DFFDDCCCEEEEDDCCCEEEFF				
NUMR	0000220749381254076966396126340514500023001336453054425900004693094054425900002400444488884444888800				
	901...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....				
CHAR	000000 L13NEW ACCOUNT NUMBER	NEW ID NUMBER	N1EMPLOYER NAME	1ST LI	
ZONE	FFFFFDFDFDCE4CCDDEDE4DEDDCD444444444444DCE4CC4DEDDCD4444444444DFCDDBDCD4DCDC4444444444444444FEE4DC				
NUMR	00000000313556013364530544259000000000005560940544259000000005154736859051450000000000000000123039	</			

**Note:** The Block Descriptor Word shifts the first record of each block over 4 positions.

POS. 1- 4 = Block Descriptor Word  
POS. 5- 8 = Record Descriptor Word  
POS. 9 = Processing Indicator  
POS. 10- 17 = Time Stamp  
POS. 18 = Correction Indicator  
POS. 19- 38 = Identification Number  
POS. 39- 40 = Cycle Identifier  
POS. 41- 70 = Account Number  
POS. 71 = Portfolio Type  
POS. 72- 73 = Account Type  
POS. 74- 78 = Date Opened  
POS. 79- 83 = Credit Limit  
POS. 84- 88 = Highest Credit  
POS. 89- 91 = Terms Duration  
POS. 92 = Terms Frequency  
POS. 93- 97 = Sched Monthly Payment  
POS. 98-102 = Actual Payment Amt  
POS. 103-104 = Account Status  
POS. 105 = Payment Rating  
POS. 106-129 = Payment Hist. Profile  
POS. 130-131 = Special Comment  
POS. 132-133 = Compliance Cond Code  
POS. 134-138 = Current Balance  
POS. 139-143 = Amount Past Due  
POS. 144-148 = Orig Charge-Off Amt  
POS. 149-153 = Billing Date  
POS. 154-158 = Date Of 1<sup>st</sup> Delinquency  
POS. 159-163 = Date Closed  
POS. 164-168 = Date Of Last Payment  
POS. 169-185 = Reserved  
POS. 186 = Consumer Trans Type  
POS. 187-211 = Surname  
POS. 212-231 = First Name  
POS. 232-251 = Middle Name  
POS. 252 = Generation Code  
POS. 253-257 = SSN  
POS. 258-262 = Date Of Birth  
POS. 263-268 = Telephone Number  
POS. 269 = ECOA Code  
POS. 270-271 = Consumer Info Ind  
POS. 272-273 = Country Code  
POS. 274-305 = Address - Line 1  
POS. 306-337 = Address - Line 2  
POS. 338-357 = City  
POS. 358-359 = State  
POS. 360-368 = Postal/Zip Code  
POS. 369 = Address Indicator  
POS. 370 = Residence Code





## 426 FORMAT - HEADER RECORD (FIXED LENGTH)

[illegible]

```

POS.    1-   4 = Record Descriptor Word
POS.    5-  10 = Record Identifier
POS.   11-  12 = Cycle Number
POS.   13-  22 = Innovis Program ID
POS.   23-  32 = Equifax Program ID
POS.   33-  37 = Experian Program ID
POS.   38-  47 = Trans Union Program ID
POS.   48-  55 = Activity Date
POS.   56-  63 = Date Created
POS.   64-  71 = Program Date
POS.   72-  79 = Program Revision Date
POS.   80-119 = Reporter Name
POS.  120-215 = Reporter Address
POS.  216-225 = Reporter Phone #
POS.  226-265 = Software Vendor Name
POS.  266-270 = Software Version #
POS.  271-426 = Reserved
POS.  427-1364 = Blank Fill

```

```
...continue to blank-fill out to 1364 characters...
```

[illegible]

## 426 FORMAT - DATA RECORD (FIXED LENGTH)

[illegible]

POS. 1- 4 = Record Descriptor Word  
POS. 5 = Processing Indicator  
POS. 6- 19 = Time Stamp  
POS. 20 = Correction Indicator  
POS. 21- 40 = Identification #  
POS. 41- 42 = Cycle Identifier  
POS. 43- 72 = Account Number  
POS. 73 = Portfolio Type  
POS. 74- 75 = Account Type  
POS. 76- 83 = Date Opened  
POS. 84- 92 = Credit Limit  
POS. 93-101 = Highest Credit  
POS. 102-104 = Terms Duration  
POS. 105 = Terms Frequency  
POS. 106-114 = Sched Monthly Payment  
POS. 115-123 = Actual Payment Amt  
POS. 124-125 = Account Status  
POS. 126 = Payment Rating  
POS. 127-150 = Payment History Profile  
POS. 151-152 = Special Comment  
POS. 153-154 = Compliance Cond Code  
POS. 155-163 = Current Balance  
POS. 164-172 = Amount Past Due  
POS. 173-181 = Orig Charge-Off Amt  
POS. 182-189 = Billing Date  
POS. 190-197 = Date Of 1<sup>st</sup> Delinquency  
POS. 198-205 = Date Closed  
POS. 206-213 = Date Of Last Payment  
POS. 214-230 = Reserved  
POS. 231 = Consumer Trans Type  
POS. 232-256 = Surname  
POS. 257-276 = First Name  
POS. 277-296 = Middle Name  
POS. 297 = Generation Code  
POS. 298-306 = SSN  
POS. 307-314 = Date Of Birth  
POS. 315-324 = Telephone Number  
POS. 325 = ECOA Code  
POS. 326-327 = Consumer Info Ind  
POS. 328-329 = Country Code  
POS. 330-361 = Address - Line 1  
POS. 362-393 = Address - Line 2  
POS. 394-413 = City  
POS. 414-415 = State  
POS. 416-424 = Postal/Zip Code  
POS. 425 = Address Indicator  
POS. 426 = Residence Code

**426 FORMAT - DATA RECORD (FIXED LENGTH) CONTINUED**

```

CHAR  ID NUMBER      N1EMPLOYER NAME      1ST LINE OF EMPLOYER ADDRESS  2ND LINE OF EMPLOY
ZONE  4CC4DEDCCD4444444DFCDDDDDECDCDC4444444444444444FEE4DCDC4DC4CDDDDDECDC4CCCDCEE4444FDC4DCDC4DC4CDDDDDE
NUMR  094054425900000000515473685905145000000000000000012303955066054736859014495220000254039550660547368
      1201...5...10...15...20...25...30...35...40...45...50...55...60...65...70...75...80...85...90...95.....
CHAR  ER ADDRESS      EMPLOYER CITY      ST123451234OCCUPATION
ZONE  CD4CCCDCEE4444CDDDDDECDCCEE4444444EEFFFFFFFFFFDCEDCECDD444444444
NUMR  5901449522000054736859039380000000231234512346334713965000000000
      1301...5...10...15...20...25...30...35...40...45...50...55...60...6

```

**See Attachment for Segment Definitions**

## 426 FORMAT - TRAILER RECORD (FIXED LENGTH)

[illegible]

```
...continue to blank-fill out to 1364 characters...
```

[illegible]

```

POS.    1-    4 = Record Descriptor Word
POS.    5-   11 = Record Identifier
POS.   12-   20 = Total Base Records
POS.   21-   29 = Total Processing Ind 1
POS.   30-   38 = Total Processing Ind 2
POS.   39-   47 = Total J1 Segments
POS.   48-   56 = Total J2 Segments
POS.   57-   65 = Block Count
POS.   66-   74 = Total Status DA
POS.   75-   83 = Total Status 05
POS.   84-   92 = Total Status 11
POS.   93-101 = Total Status 13
POS.  102-110 = Total Status 61
POS.  111-119 = Total Status 62
POS.  120-128 = Total Status 63
POS.  129-137 = Total Status 64
POS.  138-146 = Total Status 65
POS.  147-155 = Total Status 71
POS.  156-164 = Total Status 78
POS.  165-173 = Total Status 80
POS.  174-182 = Total Status 82
POS.  183-191 = Total Status 83
POS.  192-200 = Total Status 84
POS.  201-209 = Total Status 88
POS.  210-218 = Total Status 89
POS.  219-227 = Total Status 93
POS.  228-236 = Total Status 94
POS.  237-245 = Total Status 95
POS.  246-254 = Total Status 96
POS.  255-263 = Total Status 97
POS.  264-272 = Total ECOA Z
POS.  273-281 = Total Employment Segs
POS.  282-290 = Total Orig Cred Segs
POS.  291-299 = Total Purch/Sold Seg
POS.  300-308 = Total Mortg Info Segs
POS.  309-317 = Total Spec Pymnt Segs
POS.  318-326 = Total Change Segs
POS.  327-335 = Total SSN All
POS.  336-344 = Total SSN Base
POS.  345-353 = Total SSN J1
POS.  354-362 = Total SSN J2
POS.  363-371 = Total Birthday All
POS.  372-380 = Total Birthday Base
POS.  381-389 = Total Birthday J1
POS.  390-398 = Total Birthday J2
POS.  399-407 = Total Phone # All
POS.  408-426 = Reserved
POS. 427-1364 = Blank Fill

```

## ATTACHMENT - SEGMENT DEFINITIONS

### J1 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3 = Consumer Transaction Type  
 Pos. 4- 28 = Surname  
 Pos. 29- 48 = First Name  
 Pos. 49- 68 = Middle Name  
 Pos. 69 = Generation Code  
 Pos. 70- 78 = Social Security Number  
 Pos. 79- 86 = Date Of Birth  
 Pos. 87- 96 = Telephone Number  
 Pos. 97 = ECOA Code  
 Pos. 98- 99 = Consumer Information Indicator  
 Pos. 100 = Reserved

### J2 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3 = Consumer Transaction Type  
 Pos. 4- 28 = Surname  
 Pos. 29- 48 = First Name  
 Pos. 49- 68 = Middle Name  
 Pos. 69 = Generation Code  
 Pos. 70- 78 = Social Security Number  
 Pos. 79- 86 = Date Of Birth  
 Pos. 87- 96 = Telephone Number  
 Pos. 97 = ECOA Code  
 Pos. 98- 99 = Consumer Information Indicator  
 Pos. 100-101 = Country Code  
 Pos. 102-133 = First Line of Address  
 Pos. 134-165 = Second Line of Address  
 Pos. 166-185 = City  
 Pos. 186-187 = State  
 Pos. 188-196 = Postal/Zip Code  
 Pos. 197 = Address Indicator  
 Pos. 198 = Residence Code  
 Pos. 199-200 = Reserved

### K1 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3-32 = Original Creditor Name  
 Pos. 33-34 = Creditor Classification

### K2 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3 = Portfolio Indicator  
 Pos. 4-33 = Purchased Portfolio or Sold To Name  
 Pos. 34 = Reserved

### K3 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3- 4 = Agency Identifier  
 Pos. 5-22 = Account Number  
 Pos. 23-40 = Mortgage Identification Number

### K4 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3- 4 = Specialized Payment Indicator  
 Pos. 5-12 = Deferred Payment Start Date  
 Pos. 13-20 = Payment Due Date  
 Pos. 21-29 = Payment Amount  
 Pos. 30 = Reserved

### L1 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3 = Change Indicator  
 Pos. 4-33 = New Account Number  
 Pos. 34-53 = New Identification Number  
 Pos. 54 = Reserved

### N1 Segment

Pos. 1- 2 = Segment Identifier  
 Pos. 3- 32 = Employer Name  
 Pos. 33- 64 = First Line of Employer Address  
 Pos. 65- 96 = Second Line of Employer Address  
 Pos. 97-116 = Employer City  
 Pos. 117-118 = Employer State  
 Pos. 119-127 = Employer Postal/Zip Code  
 Pos. 128-145 = Occupation  
 Pos. 146 = Reserved

# Frequently Asked Questions and Answers

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## SEGMENTS AND APPENDAGES

### 1. Question: How do you use the Base Segment?

Answer: The Base Segment of the Metro 2 Format is used to report the identification information for the primary borrower, as well as all of the pertinent account information, such as Date Opened, High Credit, Balance and Account Status.

### 2. Question: What if we don't currently capture data for a specific field in our system?

Answer: Refer to Record Layouts within the Metro 2 Format section for designated Required Fields.

If you have a question about a specific field that is not on your system, contact all of the consumer reporting agencies to determine if that field is required. Some fields must be reported to comply with legislative requirements, while others are used to make the reported data complete and accurate.

### 3. Question: How do you use the J1 and J2 Segments?

Answer: In general, appendages in the Metro 2 Format are designed to allow the data furnisher to report additional information about the account by adding the appropriate appendages to the end of the Base Segment. Two segments: J1 and J2 are used in reporting the names and addresses (if different from the primary borrower) of individuals who are associated with the account.

- The J1 Segment is used to report a consumer who is associated with the account who lives at the same address as the individual reported in the Base Segment.
- The J2 Segment is used to report a consumer who is associated with the account and who lives either at the same or different address from the individual reported in the Base Segment.

## Frequently Asked Questions and Answers

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- 4. Question: When reporting fixed-length records, can the J2 Segment be reported for all consumers, whether they live at the same or different address as the primary borrower? If the address is the same, can the address fields be blank?**

Answer: If you are reporting fixed-length records, you may choose to report only J2 Segments for all associated consumers. In that case, the J2 Segments must always contain addresses, even if the addresses are the same as those reported in the Base Segments.

- 5. Question: How do you use the L1 Segment?**

Answer: The L1 Segment is used to report a new Account Number or a new Identification Number in situations when one or both of these numbers has changed since the last reporting period. The Change Indicator field in the L1 Segment specifies whether the change is to the Account Number, the Identification Number or both.

The old Account Number is reported in the Consumer Account Number field of the Base Segment and the new Account Number is reported in the New Consumer Account Number field of the L1 Segment. The old Identification Number is reported in the Identification Number field of the Base Segment and the new Identification Number is reported in the New Identification Number field of the L1 Segment.

The L1 Segment should be reported at the time of the Account Number/Identification Number change and should be reported only once. The following month, the new numbers should appear in the Base Segment.

- 6. Question: How do you report fixed-length records if no appendage (e.g., J1, J2) information is available?**

Answer: If no information is available for the appendages, provide the Segment Identifier (e.g., J1, J2) and blank fill the remainder of the segment.

- 7. Question: How do you report variable-length records if no appendage (e.g., J1, J2) information is available?**

Answer: Do not report the appendage.

## Frequently Asked Questions and Answers

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### BDW/RDW

#### 8. Question: What is the BDW and how is it used?

Answer: For variable-length blocks, the Block Descriptor Word (BDW) is typically systems-generated and contains a value equal to the length of each block of data. The BDW must be reported when using the packed format or when reporting variable length records. The BDW is used internally by each consumer reporting agency's system to determine the number of bytes in each block.

#### 9. Question: What is the RDW and how is it used?

Answer: The Record Descriptor Word (RDW) contains a value equal to the number of bytes in each record. A data record includes the Base Segment and any appendages (e.g., J1, K1, N1).

The RDW is a required field and may be systems-generated by the data furnisher's system. If not, it must be hard-coded in the program.

The RDW is used internally by each consumer reporting agency's system to determine the number of bytes in each data record.

### DELINQUENCY REPORTING

#### 10. Question: How are delinquencies calculated?

Answer: Delinquencies should be calculated from the due date. For consumer reporting purposes, an account is not deemed to be delinquent until it is at least 30 days (Account Status Code 71) past the due date.

### CYCLE REPORTING

#### 11. Question: When is cycle reporting appropriate, versus month-end reporting?

Answer: Cycle reporting is generally appropriate when a large volume of revolving accounts is being reported and the data furnisher has multiple billing cycles. Reporting would take place at the end of each billing cycle, resulting in more accurate and current reporting of account statuses.



## Frequently Asked Questions and Answers

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### **12. Question: How are delinquencies reported when a cycle reporter submits data at the end of the month?**

Answer: A cycle reporter who submits data at the end of the month should report the account status as of the end of the billing cycle for the account being reported, and not the status of the account on the date the media is created. All account fields, such as Current Balance, Amount Past Due and Date of Last Payment should be reflected as of the end of the billing cycle.

Example: The consumer who is 30 days delinquent at the end of the billing cycle should be reported as an Account Status Code 71, even though a payment is received between the end of the billing cycle and the date the media is created.

## ACCOUNT STATUS, PAYMENT RATING, SPECIAL COMMENT

### **13. Question: How do Account Statuses, Payment Ratings and Special Comments interact?**

Answer: The Account Status (Field 17A) is used to report the current condition of the accounts, such as current or 30 days past the due date. The Payment Rating (Field 17B), which is required for certain Account Statuses, is used to report whether the account is current, past due, in collections or charged off within the activity period being reported. The Special Comment (Field 19) is used to provide additional information about the account. These codes are used together to provide a complete picture of the account.

Examples:

- An account is reported with Account Status Code 80 (90 days past the due date) and Special Comment Code M (Account closed at credit grantor's request). Since both codes are reported, credit grantors know the current condition of the account, and that the account is closed to further charges, at the credit grantor's request.
- An account is reported with Account Status Code 13 (Paid), Payment Rating 3 (90 days past the due date) and Special Comment Code AU (Account paid in full for less than the full balance). This combination of codes provides complete information for credit grantors: the account is paid, the consumer was 90 days past the due date during the final month and the account was settled for less than the full balance.

## Frequently Asked Questions and Answers

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### REPORTING SCENARIOS

**14. Question: Is there a preferred method of reporting when accounts are completely or partially reaffirmed in bankruptcy?**

Answer: For accounts that are completely reaffirmed in bankruptcy, report the appropriate Account Status (Field 17A) and the Consumer Information Indicator R, which states "Reaffirmation of Debt." The Consumer Information Indicator (Field 38 of the Base Segment and Field 11 of the J1 and J2 Segments) should be reported for each consumer who was involved in the bankruptcy.

For accounts that are partially reaffirmed in bankruptcy, report a separate tradeline with a new Account Number for the portion of the account that is in repayment. For this new tradeline, report the Consumer Information Indicator R for each affected consumer, which states "Reaffirmation of Debt," plus the appropriate Account Status (Field 17A). For that portion of the original tradeline which is still included in bankruptcy, report the appropriate Account Status (Field 17A), the appropriate Consumer Information Indicator (Base, J1 and J2 Segment), and adjust the Current Balance (Field 21) accordingly.

**15. Question: What Account Status Code should be reported with the Bankruptcy Consumer Information Indicators?**

Answer: For accounts where all associated borrowers are reported with a Bankruptcy Consumer Information Indicator, report the Account Status Code that represents the status of the account just prior to notification of the bankruptcy.

For joint accounts where only one borrower files bankruptcy, report one Base Segment for the account with the Consumer Information Indicator (CII) set to the appropriate bankruptcy code for the borrower who filed bankruptcy. The CII for the other consumer should be blank. The Account Status (field 17A) should reflect the status of the ongoing account for the consumer who did not file bankruptcy.

**Note:** The critical piece of displayable information for the bankrupt borrower is the Consumer Information Indicator.

## Frequently Asked Questions and Answers

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### **16. Question: How should Bankruptcies be reported when the consumer voluntarily surrenders the merchandise or redeems the merchandise?**

Answer: When a Bankruptcy is filed, the consumer can voluntarily surrender the merchandise to the creditor. In this situation, report Account Status Code 95 (Voluntary surrender), and the appropriate Consumer Information Indicator.

The consumer also has the option to pay fair market value, thereby redeeming the merchandise. In this situation, report Account Status Code 13 (Paid/closed account); Special Comment Code AU (Account paid in full for less than the full balance); and the appropriate Consumer Information Indicator.

### **17. Question: Is there a preferred method of reporting when an account is partially charged off?**

Answer: Report the original account with the appropriate Account Status for that month (e.g., Current, 30 days delinquent, 60 days delinquent) with a balance that does not include the amount charged to loss.

The charged off amount should be reported as a separate account with a new Account Number. Other pertinent fields should be reported as follows: Date Opened = original date opened; Original Charge-off Amount = amount charged to loss; Date of First Delinquency = date of the first delinquency in the series of delinquencies that led up to the Charge-off.

If the new account is subsequently charged off, both accounts would be reported as Account Status Code 97 (Charge-off) but would have different Original Charge-off Amounts.

### **18. Question: How should settled accounts be reported?**

Answer: Report the following Base Segment fields as specified:

- Account Status Code 13 or 61-65 (paid or closed account statuses)
- Appropriate Payment Rating (i.e., 0 through 6, G, L) when required
- Special Comment Code AU (Account paid in full for less than the full balance)
- Current Balance = zero

## Frequently Asked Questions and Answers

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### 19. Question: How should a paid in full, closed account be reported?

Answer: Report the following Base Segment fields as specified:

- Account Status Code = 13, 61-65, as applicable
- Payment Rating = required when the Account Status Code is 13 or 65. Blank fill for Account Status Codes 61-64.
- Payment History Profile = freeze the history as of the Date of Last Payment
- Billing Date = freeze this date as of the month the account was paid
- Current Balance = 0
- Amount Past Due = 0
- Date Closed = the date the account was paid in full

**Note:** If a Revolving, Open or Line of Credit account is closed, but still has an outstanding balance, do not report Account Status Codes 13 or 61-65.

### 20. Question: How should a closed account be reported that has an outstanding balance?

Answer: For Revolving, Open and Line of Credit accounts **only**, report the following Base Segment fields as specified:

- Portfolio Type = R, O or C
- Account Status Code = 11, 71, 78, 80, 82-84, as applicable
- Compliance Condition Code = if account closed at consumer's request, report the appropriate code XA, XD, XE or XJ, **OR**
- Special Comment Code = "M" if account closed by credit grantor
- Current Balance = the outstanding balance amount as of the reported Billing Date
- Amount Past Due = required when the Account Status Code is 71, 78, 80, 82-84
- Date Closed = the date the account was closed

**Note:** Do not report an account as closed by credit grantor **and** closed at consumer's request. Only one closed code can apply.

### 21. Question: How long should a paid account (Account Status Codes 13, 61-65) continue to be reported?

Answer: Use the following guidelines if paid accounts are re-reported:

- Freeze the Payment History Profile as of the Date of Last Payment.
- Freeze the Billing Date as of the month the account was paid.
- Do not re-report paid accounts for more than three months.

## Frequently Asked Questions and Answers

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### 22. Question: How do you report lost or stolen credit cards?

Answer: There are two options for reporting:

- If the payment history is valid on the lost or stolen credit card, use the L1 Segment to change the Account Number. Use of the L1 Segment allows the consumer reporting agencies to retain all prior account history.
- If the payment history is invalid due to the credit card being lost or stolen, report Special Comment Code BL (to indicate "Credit card lost or stolen") and the appropriate Account Status Code. If opening another account, report the new credit card as a separate account with a new Account Number and the appropriate Account Status Code and Current Balance.

### 23. Question: How do you report deferred loans?

Answer: Report the following Base Segment fields as specified:

- Terms Frequency = D to indicate "Deferred"
- Account Status Code = 11 (Current account)
- Highest Credit or Original Loan Amount = the total amount borrowed
- Current Balance = the total amount borrowed minus any payments which have been made
- Scheduled Monthly Payment Amount = zero
- Amount Past Due = zero
- Payment History Profile = Use Character B to indicate accounts which have never been in repayment. Use Character D to indicate accounts that were previously in repayment but are now deferred.

In the K4 Segment, report the Specialized Payment Indicator as 02 for Deferred Payment. Also, report the Deferred Payment Start Date as the date the first payment will be due.

### 24. Question: How do you report accounts that have been sold to another lender?

Answer: Report the following Base and K2 Segment fields as specified:

- Account Status Code = 05 (Transferred account)
- Payment Rating = the appropriate code that designates whether the account was current, past due, in collections or charged off within the activity period being reported
- Special Comment = AH (Purchased by another lender)
- Current Balance = zero
- Amount Past Due = zero
- FCRA Compliance/Date of First Delinquency = If the account is delinquent at the time of sale, report the date of the first delinquency.
- K2 Segment Portfolio Indicator = 2 and Sold To Name = name of company to which account is being sold (or to which account was sold)

Additionally, if the account is delinquent, it is imperative that you provide **to the debt purchaser** the date of the first delinquency that led to the account being sold.

## Frequently Asked Questions and Answers

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### 25. Question: How are “payment reversal” transactions handled in regards to Date of Last Payment, Date of First Delinquency, Payment History Profile and Actual Payment Amount?

Answer: A “payment reversal” transaction usually occurs when a check is returned for non-payment to the credit grantor. If the change is made in the following month’s reporting cycle, the following adjustments should be made:

- The Date of Last Payment should be adjusted to indicate the last payment made that was not reversed.
- The Date of First Delinquency (DOFD) should reflect the first time the consumer was 30 days past the due date. The DOFD would change to the month of the returned check if that had been the first time the consumer was 30 days past the due date.
- The Payment History Profile should reflect the appropriate delinquency in the first position, which reflects the previous month’s payment activity (e.g., **1** if the returned check resulted in the account being 30-59 days past the due date that month.)
- The Actual Payment Amount reflects the payment received for this reporting period. If no payment was received for this reporting period, this amount should be zero.

### 26. Question: Consumer loans may have multiple payment schedules, which may each have different payment frequencies (e.g., principal amount due annually and interest amount due monthly.) How should these loans be reported?

Answer: Report only one tradeline.

- The Terms Frequency should reflect the most frequent payment schedule. For example, if the principal is due annually and the interest amount is due monthly, report Terms Frequency as **M** (monthly).
- The Scheduled Monthly Payment Amount should reflect the minimum amount due each month and may change when the principal amount is also due.

In months where only the interest payment is due, report Special Comment Code **BT** (Principal deferred/interest payment only). In months where both principal and interest payments are due, the Special Comment Code **BT** should not be reported.

## ECOA REQUIREMENTS

### 27. Question: How do I comply with ECOA?

Answer: While ECOA requires only the reporting of spouse information, industry practices encourage the reporting of all consumers associated with an account. The correct ECOA Code should be reported in the Base, J1 and J2 Segments.

## Frequently Asked Questions and Answers

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### 28. Question: How is an ECOA change reported?

Answer: Change the ECOA Code to the new value in the segment that has changed. Refer to field descriptions for a list of ECOA Codes.

## FCRA REQUIREMENTS

### 29. Question: The Fair Credit Reporting Act requires certain information to be reported with regard to returned checks. What are those requirements?

Answer: For companies who report returned checks, such as collection agencies, factoring companies or check guarantee companies, there are four reporting guidelines:

- The Date Opened (Field 10 in the Base Segment) should contain the date of the check.
- The Highest Credit or Original Loan Amount (Field 12 in the Base Segment) should contain the original amount of the check, excluding fees and interest.
- The Original Creditor Name (Field 2 in the K1 Segment) should contain the name of the payee.
- The FCRA Compliance/Date of First Delinquency (Field 25 in the Base Segment) should contain the date the check was returned for nonsufficient funds. If not available, report the date of the check.

### 30. Question: How do I comply with the reporting requirements of the 1997 Fair Credit Reporting Act?

Answer:

#### Date of First Delinquency

When an account is delinquent, Field 25 —the FCRA Compliance/Date of First Delinquency should reflect the date of the first delinquency (in an unbroken chain) that led to the status being reported. Refer to Exhibit 8 for a detailed explanation and examples.

#### Closed Accounts

**XA** - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request. Applies to accounts with Portfolio Types C (Line of Credit), O (Open) and R (Revolving).

#### Disputed Accounts

**XB** - This Compliance Condition Code should be reported to indicate that the account information is disputed by the consumer.

**XC** - This Compliance Condition Code should be reported to indicate "Completed investigation of FCRA dispute - consumer disagrees".  
(Continued)

## Frequently Asked Questions and Answers

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### Closed and Disputed Accounts

**XD** - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request and account information is disputed by the consumer. Applies to accounts with Portfolio Types C (Line of Credit), O (Open) and R (Revolving).

**XE** - This Compliance Condition Code should be reported to indicate that the account was closed at the consumer's request and dispute investigation completed - consumer disagrees. Applies to accounts with Portfolio Types C (Line of Credit), O (Open) and R (Revolving).

**Note:** Compliance Condition Codes are reported in Field 20.

## DELETING ACCOUNTS/BORROWERS

### **31. Question: How can an account, or a specific borrower, be deleted from the consumer reporting agencies' files?**

Answer: It is imperative that only inaccurate accounts be deleted from the consumer reporting agencies' files. In order to maintain the accuracy and integrity of consumer files, historical consumer credit information must be reported in a factual and objective manner. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.

To delete an entire account, report Account Status Code **DA** (Field 17A). All borrowers will be deleted along with the account history.

To delete a specific borrower, report **Z** in the ECOA Code field of the segment containing the consumer to be deleted.

## CONSUMER INFORMATION

### **32. Question: How can a new borrower be added to an existing account?**

Answer: Append a J1 or J2 Segment for the new borrower and report Consumer Transaction Type **1** in Field 2.

- A J1 Segment should be used to add a new borrower living at the same address as the individual reported in the Base Segment.
- A J2 Segment should be used to add a new borrower living at a different address from the individual reported in the Base Segment.



## Frequently Asked Questions and Answers

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### **33. Question: How can an association with an existing account be terminated?**

Answer: Report **T** in the ECOA Code field (Base Segment, Field 37, J1/J2 Segment, Field 10) in the segment containing the consumer for whom the association is to be terminated. All payment history for this account will be retained. Do not report this individual in subsequent reporting periods.

### **34. Question: How should deceased borrowers be reported?**

Answer: Deceased borrowers can be reported through use of the ECOA Code **X** in the appropriate Base Segment, Field 37 or J1/J2 Segment, Field 10.

### **35. Question: Can the same Consumer Information Indicator be reported each month even though the reporting guidelines specify the indicator only needs to be reported one time?**

Answer: Yes, reporting the same Consumer Information Indicator each month is acceptable, except for removal values of **Q**, **S** and **U**. The removal values should only be reported one time.

## DUPLICATE TRADELINES

### **36. Question: What causes duplicate tradelines?**

Answer: Any change in Account Number, Identification Number, Portfolio Type, and/or Date Opened may cause duplication if the consumer reporting agencies are not notified prior to the change.

## MEDIA

### **37. Question: What types of media are acceptable?**

Answer: Contact each of the consumer reporting agencies to determine what types of media are accepted.

### **38. Question: Does a carriage return on a diskette prevent processing?**

Answer: A carriage return/line feed should be used between each record, and a carriage return should be used at the end of the last record. A carriage return should never be used within a record because it will prevent the consumer reporting agencies from processing the data.

## Frequently Asked Questions and Answers

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### FIRST TIME REPORTERS

**39. Question: Are there any special reporting requirements for a first time reporter when sending data to the consumer reporting agencies?**

Answer: It is very important to ensure that the FCRA Compliance/ Date of First Delinquency is reported accurately.

When historical credit information is reported in the Payment History Profile (Field 18), the Date of First Delinquency must reflect the date of the first delinquency that led to the earliest delinquency reported in the Payment History Profile. ***In this situation, the Date of First Delinquency must be reported, regardless of the Account Status Code being reported.***

Examples:

Account Status = 93 (Collection)  
Payment History Profile = GGGGGGGGGGGG666654321100  
Billing Date = 10/31/2003  
Date of First Delinquency = 12/31/2001

In the above example, 12/31/2001 represents the date of the earliest 30-day delinquency represented in the Payment History Profile that led to the Collection (Code G) being reported.

Account Status = 11 (Current Account)  
Payment History Profile = 000000GGGGGGGGGGGGGGGGGGGG  
Billing Date = 10/31/2003  
Date of First Delinquency = 03/31/2000

In the above example, 03/31/2000 represents the date of the earliest 30-day delinquency that led to the Collection (Code G) reported in the Payment History Profile. In this scenario, the 30-day delinquency was outside the time period represented in the Payment History Profile.

# Glossary of Terms

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<b>Account Number Scrambling</b>	A security feature that allows a data furnisher to report a scrambled version of the account numbers. Three methods of scrambling are available based on CDIA guidelines. The consumer reporting agencies will unscramble the account numbers for display purposes.
<b>Alphanumeric</b>	Describes a character set that includes both letters and numbers.
<b>ASCII</b>	An acronym for American Standard Code for Information Interchange. A code used by certain types of computers.
<b>Associated Credit Bureaus, Inc. (ACB)</b>	See Consumer Data Industry Association.
<b>Authorized User</b>	Person permitted by a credit card holder to charge goods and services on the cardholder's account. Authorized users are not legally responsible for payment of the charges incurred.
<b>Bankruptcy Discharged</b>	The judgment of the court that a person who has filed a Chapter 7, 11 or 12 petition be granted a bankruptcy.
<b>Bankruptcy Dismissed</b>	A Chapter 7, 11, 12 or 13 petition is denied by the U.S. Bankruptcy Court.
<b>Bankruptcy Petition (Chapter 7)</b>	An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to a debtor's inability to pay his debts.
<b>Bankruptcy Petition (Chapter 11)</b>	An application made to the U.S. Bankruptcy Court requesting financial reorganization.

## Glossary of Terms

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<b>Bankruptcy Petition (Chapter 12)</b>	An application made to the U.S. Bankruptcy Court requesting release from financial obligations due to the inability of a family farm to pay their debts.
<b>Bankruptcy Petition (Chapter 13)</b>	An application made to the U.S. Bankruptcy Court requesting court assistance to pay one's debts.
<b>Bankruptcy Withdrawn</b>	The petitioner has decided not to file bankruptcy and has taken back the petition.
<b>Blocking</b>	Combining two or more records into a block to increase the efficiency of computer input and output operations.
<b>Byte</b>	One alphanumeric character.
<b>Consumer</b>	One who buys goods or services.
<b>Consumer Data Industry Association (CDIA)</b>	Formerly known as Associated Credit Bureaus, CDIA is an international trade association representing the consumer credit, mortgage reporting, employment and tenant screening, and collection service industries. Headquartered in Washington, DC, CDIA provides legislative assistance and a lobbying function to its members, and establishes standards for the consumer credit reporting industry.
<b>Cycle Reporting</b>	A method by which large-volume data furnishers can divide their files for reporting purposes, usually in alphabetical order by surname or by billing date. Reporting takes place at the end of each billing cycle, resulting in more accurate and current reporting of account statuses.
<b>Debt Purchaser</b>	See Factoring Company.
<b>EBCDIC</b>	An acronym for Extended Binary Coded Decimal Interchange Code. A code used by certain types of computers.

## Glossary of Terms

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<b>ECOA (Equal Credit Opportunity Act)</b>	A federal law that prohibits creditors from discriminating against applicants on the basis of sex or marital status in any aspect of a credit transaction.
<b>ECOA Code</b>	An alpha or numeric code used to describe a borrower's association with an account, according to the Equal Credit Opportunity Act (ECOA).
<b>Factoring Company</b>	A company or individual who purchases accounts with the intent of collecting debts owed.
<b>FCBA (Fair Credit Billing Act)</b>	A federal law stipulating procedures to help consumers resolve creditbilling disputes with the credit grantor promptly and fairly. Disputes must be reported.
<b>FCRA (Fair Credit Reporting Act)</b>	The FCRA states that companies which furnish data to the consumer reporting agencies have a responsibility to provide accurate information, to update and correct information and to respond to notices of dispute. It also states that consumers have the right to know what is in credit records; to challenge the accuracy of information; and to have it reverified, updated or removed. It also limits the time derogatory information can be retained on a credit record and assures that a consumer's privacy will be protected at all times.
<b>FDCPA (Fair Debt Collection Practices Act)</b>	The FDCPA regulates the activities of debt collectors concerning their communications with consumers, prohibiting harassment or abuse, false or misleading representations, and unfair practices.

## Glossary of Terms

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<b>Fixed Length Record</b>	<p>A record that always contains the same number of characters.</p> <p>For example, you may report a 426-byte Base Segment, a 100-byte J1 Segment, and a 30-byte K4 Segment for every record. The fixed record length would be 556. If there is no associated consumer on the account, report the Base Segment, report the J1 Segment Identifier, blank fill the remainder of the J1 Segment, and report the K4 Segment information.</p>
<b>Installment (Portfolio Type)</b>	A loan repayable in installments, usually in set monthly amounts.
<b>Line of Credit (Portfolio Type)</b>	An agreement between an institution and a consumer where the institution agrees to lend a consumer funds up to an agreed upon credit limit. The consumer may borrow as much of the line as needed and pays interest on the borrowed portion only. Payment amounts are revolving, based on the outstanding balance amount.
<b>Media</b>	Computerized magnetic tape, cartridge, diskette, or electronic data transfer containing consumer credit information.
<b>Mortgage (Portfolio Type)</b>	An instrument of conveyance (usually of real estate) from the borrower to the lender. The property remains with the use and occupancy of the borrower as long as the conditions of the mortgage are met. The major conditions are the continual payment of interest and principal amounts.
<b>Open (Portfolio Type)</b>	Credit extended to a consumer based on an estimate of the general ability to pay. The entire balance is due upon demand.
<b>Personal Receivership</b>	Debt repayment plan administered by a court-appointed trustee.

## Glossary of Terms

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<b>Reaffirmation of Debt</b>	An agreement made prior to discharge in bankruptcy to pay certain debts that otherwise would be discharged through the bankruptcy proceedings. Debts can be partially or completely reaffirmed.
<b>Reaffirmation of Debt Rescinded</b>	The consumer may rescind a reaffirmation agreement prior to the bankruptcy discharge or within 60 days after the reaffirm agreement is filed with the court, whichever occurs later. A consumer files a rescind of debt (requires judge's signature) for one or more of the debts in the reaffirm. This means that the reaffirm is canceled (taken back) and the debts are again included in or discharged through bankruptcy.
<b>Redemptions (due to Bankruptcy)</b>	In a Bankruptcy filing, the consumer can choose to redeem merchandise from a creditor by paying fair market value. (Refer to Frequently Asked Question and Answer #16 for reporting guidelines.)
<b>Revolving (Portfolio Type)</b>	An agreement that establishes a maximum credit limit for a consumer. Payment amounts are revolving, based on the outstanding balance amount.
<b>Third Party Collection Agency</b>	A company or individual who specializes in collecting outstanding debts for other businesses or individuals.
<b>Variable Length Record</b>	<p>Records which may be different lengths within predetermined minimums and maximums. Variable length records allow a data furnisher to report only the size of record required for a transaction, thus allowing more data to be placed on the media.</p> <p>For example, the J1 and J2 Segments would be reported only when additional borrowers are associated with an account. Some records may include these appendages, while others may not.</p>

# Implementation Checklist

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## **IMPLEMENTATION OF THE METRO 2 FORMAT**

The Metro 2 Format Implementation Checklist will guide you step by step through the process of changing to the Metro 2 Format. Following these guidelines will ensure that the credit information you report is accurate, complete and timely.

Prior to reporting in Metro 2 for the first time, you must complete testing with each of the consumer reporting agencies to which you report.

Whether reporting through a purchased software package, a third-party data processor or an internally developed program, the data furnisher is ultimately responsible for compliance issues.

When reporting information through a third-party processor, there are certain steps that need to be taken to ensure that information is reported accurately. The steps are:

- Confirm that the processor is supplying all account information in the Metro 2 Format to all consumer reporting agencies.
- Use the Metro 2 Implementation Checklist to review in detail what the processor will be reporting to ensure that your portfolio information is reported accurately.



## Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
1	Obtain a copy of the Metro 2 Format.			<i>Electronically:</i> <a href="http://www.cdiaonline.org/metro.cfm">http://www.cdiaonline.org/metro.cfm</a>  <i>Hard copy: Phone (202) 371-0910</i>
2	Obtain a Program Identifier (for the Header Record) from each Consumer Reporting Agency.			
3	Compare Metro 2 Field Definitions to available data on your system. The following data should be reported according to the specified definitions in order to process your credit information correctly:	<i>Credit Reporting Resource Guide: Metro 2</i>		
	<i>Header Record - Identification of Reporter:</i>			
	Block Descriptor Word (BDW)	Page 4-1		See Q&A 8 — Page 6-3.
	Record Descriptor Word (RDW)	Page 4-1		See Q&A 9 — Page 6-3.
	Record Identifier - Header	Page 4-1	Hard code	
	Cycle Number	Page 4-2		See Q&A 11 — Page 6-3.
	Innovis Program Identifier	Page 4-2	Hard code	
	Equifax Program Identifier	Page 4-2	Hard code	
	Experian Program Identifier	Page 4-2	Hard code	
	Trans Union Program Identifier	Page 4-2	Hard code	
	Activity Date	Page 4-2		
	Date Created	Page 4-2		
	Program Date	Page 4-2		

## Implementation Checklist

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Step	Task Description	Reference	Available? Yes or No	Comments
	Program Revision Date	Page 4-3		
	Reporter Name	Page 4-3		
	Reporter Address	Page 4-3		
	Reporter Telephone Number	Page 4-3		
	Software Vendor Name	Page 4-3	Hard coded by Vendor	
	Software Version Number	Page 4-3	Hard coded by Vendor	
	<i>Base Record - Processing Information:</i>			See Q&A 1 — Page 6-1.
	Block Descriptor Word (BDW)	Page 4-4		See Q&A 8 — Page 6-3.
	Record Descriptor Word (RDW)	Page 4-4		See Q&A 9 — Page 6-3.
	Processing Indicator	Page 4-4	Hard code	
	Time Stamp	Page 4-5		
	Correction Indicator	Page 4-6		
	<i>Base Record - Account Information:</i>			
	Identification Number	Page 4-7		
	Cycle Identifier	Page 4-7		See Q&A 11 — Page 6-3.
	Consumer Account Number	Page 4-7		
	Portfolio Type	Page 4-7		
	Account Type	Page 4-8		
	Date Opened	Page 4-8		
	Credit Limit	Page 4-8		
	Highest Credit or Original Loan Amount	Page 4-9		
	Terms Duration	Page 4-9		
	Terms Frequency	Page 4-10		
	Scheduled Monthly Payment Amount	Page 4-10		
	Actual Payment Amount	Page 4-11		

## Implementation Checklist

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Step	Task Description	Reference	Available? Yes or No	Comments
	Account Status	Page 4-11		See Q&A 12, 13, 15 — Pages 6-4, 6-5.
	Payment Rating	Page 4-11		See Q&A 13 — Page 6-4.
	Payment History Profile (up to 24 months)	Page 4-12		See Exhibit 5 — Page 5-11.
	Special Comment	Page 4-13		See Q&A 13 — Page 6-4.
	Compliance Condition Code	Page 4-14		
	Current Balance	Page 4-15		
	Amount Past Due	Page 4-15		
	Original Charge-off Amount	Page 4-15		
	Billing Date	Page 4-16		
	FCRA Compliance/Date of First Delinquency	Page 4-17		
	Date Closed	Page 4-18		
	Date of Last Payment	Page 4-18		
	<i>Base Record - Primary Borrower Information:</i>			
	Consumer Transaction Type	Page 4-18		
	Surname	Page 4-19		
	First Name	Page 4-19		
	Middle Name	Page 4-19		
	Generation Code	Page 4-19		
	Social Security Number	Page 4-19		
	Date of Birth	Page 4-20		
	Telephone Number	Page 4-20		
	ECOA Code	Page 4-21		See Q&A 27, 28, 31, 33, 34 — Pages 6-9, 6-10, 6-11, 6-12.

## Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Consumer Information Indicator	Page 4-22		See Q&A 14, 15, 16, 35 — Pages 6-5, 6-6, 6-12.
	Country Code	Page 4-22		
	First Line of Address	Page 4-23		
	Second Line of Address	Page 4-23		
	City	Page 4-23		
	State	Page 4-23		
	Postal/Zip Code	Page 4-24		
	Address Indicator	Page 4-24		
	Residence Code	Page 4-24		
<b>4</b>	Can you report all borrowers associated with the account?			
	For an associated borrower who lives at the same address as the primary borrower, report the J1 Segment. Fields available:			See Q&A 3, 6, 7 — Pages 6-1, 6-2.
	Segment Identifier - J1	Page 4-25	Hard code	
	Consumer Transaction Type	Page 4-25		
	Surname	Page 4-25		
	First Name	Page 4-26		
	Middle Name	Page 4-26		
	Generation Code	Page 4-26		
	Social Security Number	Page 4-26		
	Date of Birth	Page 4-26		
	Telephone Number	Page 4-27		
	ECOA Code	Page 4-27		See Q&A 27, 28, 31, 33, 34 — Pages 6-9, 6-10, 6-11, 6-12.
	Consumer Information Indicator	Page 4-28		See Q&A 14, 15, 16, 35 — Pages 6-5, 6-6, 6-12.

## Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	For an associated borrower who lives at a different address than the primary borrower, report the J2 Segment. Fields available:			See Q&A 3, 6, 7 — Pages 6-1, 6-2.
	Segment Identifier - J2	Page 4-29	Hard code	
	Consumer Transaction Type	Page 4-29		
	Surname	Page 4-29		
	First Name	Page 4-30		
	Middle Name	Page 4-30		
	Generation Code	Page 4-30		
	Social Security Number	Page 4-30		
	Date of Birth	Page 4-30		
	Telephone Number	Page 4-30		
	ECOA Code	Page 4-31		See Q&A 27, 28, 31, 33, 34 — Pages 6-9, 6-10, 6-11, 6-12.
	Consumer Information Indicator	Page 4-32		See Q&A 14, 15, 16, 35 — Pages 6-5, 6-6, 6-12.
	Country Code	Page 4-32		
	First Line of Address	Page 4-32		
	Second Line of Address	Page 4-33		
	City	Page 4-33		
	State	Page 4-33		
	Postal/Zip Code	Page 4-33		
	Address Indicator	Page 4-33		
	Residence Code	Page 4-34		
<b>5</b>	For Collection Agencies, Debt Collectors, Factoring Companies, Student Loan Guaranty Agencies, and US Department of Education, a K1 Segment is needed. Fields available:			

## Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Segment Identifier - K1	Page 4-35	Hard code	
	Original Creditor Name	Page 4-35		
	Creditor Classification	Page 4-36		
<b>6</b>	If you've purchased or sold a portfolio, a K2 Segment can be reported. Fields available:			See Q&A 24 — Page 6-8.
	Segment Identifier - K2	Page 4-37	Hard code	
	Portfolio Indicator	Page 4-37		
	Purchased Portfolio or Sold To Name	Page 4-37		
<b>7</b>	If you provide mortgage information, a K3 Segment can be reported. Fields available:			
	Segment Identifier - K3	Page 4-38	Hard code	
	Agency Identifier	Page 4-38		
	Account Number (of secondary marketing agency)	Page 4-38		
	Mortgage Identification Number	Page 4-38		
<b>8</b>	Specialized payment information, for balloon or deferred payments, can be reported in the K4 Segment. Fields available:			
	Segment Identifier - K4	Page 4-39	Hard code	
	Specialized Payment Indicator	Page 4-39		
	Deferred Payment Start Date	Page 4-39		See Q&A 23 — Page 6-8.
	Payment Due Date (Balloon Payment)	Page 4-39		
	Payment Amount (Balloon Payment)	Page 4-39		
<b>9</b>	Account Number and/or Identification Number changes can be reported in the L1 Segment. Fields available:			See Q&A 5 — Page 6-2.
	Segment Identifier - L1	Page 4-40	Hard code	

## Implementation Checklist

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Step	Task Description	Reference	Available? Yes or No	Comments
	Change Indicator	Page 4-40		
	New Consumer Account Number	Page 4-40		
	New Identification Number	Page 4-41		
<b>10</b>	Can employment information for the primary borrower be provided in the N1 Segment? Fields available:			
	Segment Identifier - N1	Page 4-42	Hard code	
	Employer Name	Page 4-42		
	First Line of Employer Address	Page 4-42		
	Second Line of Employer Address	Page 4-42		
	Employer City	Page 4-42		
	Employer State	Page 4-42		
	Employer Postal/Zip Code	Page 4-42		
	Occupation	Page 4-42		
<b>11</b>	Can totals be provided in the Trailer Record? Fields available:			
	Record Descriptor Word (RDW)	Page 4-44		See Q&A 9 — Page 6-3.
	Record Identifier - Trailer	Page 4-44	Hard code	
	Total Base Records	Page 4-44		
	Total Associated Consumer Segments (J1)	Page 4-44		
	Total Associated Consumer Segments (J2)	Page 4-44		
	Block Count	Page 4-44		
	Total of Status Code DA (Deletes)	Page 4-44		
	Total of each Status Code individually	Pages 4-45 & 4-46		
	Total of ECOA Code Z (Deletes)	Page 4-47		
	Total Employment Segments	Page 4-47		
	Total Original Creditor Segments	Page 4-47		

## Implementation Checklist

Step	Task Description	Reference	Available? Yes or No	Comments
	Total Purchased Portfolio/Sold To Segments	Page 4-47		
	Total Mortgage Information Segments	Page 4-47		
	Total Specialized Payment Information Segments	Page 4-47		
	Total Change Segments	Page 4-47		
	Total SSNs (All Segments)	Page 4-48		
	Total SSNs (Base Segments)	Page 4-48		
	Total SSNs (J1 Segments)	Page 4-48		
	Total SSNs (J2 Segments)	Page 4-48		
	Total Dates of Birth (All Segments)	Page 4-48		
	Total Dates of Birth (Base Segments)	Page 4-48		
	Total Dates of Birth (J1 Segments)	Page 4-49		
	Total Dates of Birth (J2 Segments)	Page 4-49		
	Total Telephone Numbers (All Segments)	Page 4-49		
	<i>Review the following reporting situations:</i>			
<b>12</b>	Have comments (e.g., Do Not Mail, Charge Off, Fraud, etc.) been removed from name and address fields?			
<b>13</b>	How do you report accounts that are completely or partially reaffirmed in bankruptcy?			See Q&A 14 — Page 6-5.
<b>14</b>	What Account Status Code should be reported with bankruptcy Consumer Information Indicators?			See Q&A 15, 16 — Page 6-5, 6-6.
<b>15</b>	How should a partially charged off account be reported?			See Q&A 17 — Page 6-6.
<b>16</b>	How should settled accounts be reported?			See Q&A 18 — Page 6-6.
<b>17</b>	How should paid in full, closed accounts be reported?			See Q&A 19 — Page 6-7.



## Implementation Checklist

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Step	Task Description	Reference	Available? Yes or No	Comments
<b>18</b>	How should a closed account be reported that has an outstanding balance?			See Q&A 20 – Page 6-7.
<b>19</b>	How long should paid accounts (Account Status Codes 13, 61-65) continue to be reported?			See Q&A 21 – Page 6-7.
<b>20</b>	How should lost or stolen credit cards be reported?			See Q&A 22 – Page 6-8.
<b>21</b>	How do you report deferred loans?			See Q&A 23 – Page 6-8.
<b>22</b>	How do you report accounts that have been sold to another lender?			See Q&A 24 – Page 6-8.
<b>23</b>	How are "payment reversal" transactions handled?			See Q&A 25 – Page 6-9.
<b>24</b>	How do you report loans with multiple payment schedules?			See Q&A 26 – Page 6-9.
<b>25</b>	How should accounts be reported to comply with the Fair Credit Reporting Act?			See Q&A 29, 30 – Page 6-10, 6-11.
<b>26</b>	How can an account, or specific borrower, be deleted from the file?			See Q&A 31 – Page 6-11.
<b>27</b>	What causes duplicate tradelines?			See Q&A 36 – Page 6-12.
<b>28</b>	If you are a first time reporter of credit data, there are special reporting requirements.			See Q&A 39 – Page 6-13.
	<i>Project Phases:</i>			
<b>29</b>	Review the Metro 2 Format and any conversion questions with your Consumer Reporting Agency representative.			
<b>30</b>	Develop internal software, and perform internal conversion tests.			

## Implementation Checklist

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Step	Task Description	Reference	Available? Yes or No	Comments
<b>31</b>	Advise all Consumer Reporting Agencies of the expected date they will receive the test media or transmission.			
<b>32</b>	Send properly labeled test media, record layout, and documentation to all Consumer Reporting Agencies.			
<b>33</b>	To set-up for electronic transmissions, contact all Consumer Reporting Agencies.			
<b>34</b>	Make any recommended corrections to the test media until the test is satisfactory to the Consumer Reporting Agencies and your company.			
<b>35</b>	Send properly labeled production media to all Consumer Reporting Agencies.			

# Child Support Reporting

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## GENERAL REPORTING GUIDELINES

The Child Support Enforcement Program was established in 1975 under Title IV-D of the Social Security Act, to help state and local agencies locate absent parents and to collect child support from parents legally obligated to pay.

Child support obligations are renewable from month to month. Although each monthly payment satisfies that month's obligation, the next month immediately begins a new obligation, to be satisfied by the next payment. The entire support obligation is not considered satisfied until the child reaches the age of majority or emancipation, or the statute of limitations for that state has been reached.

- Report data in the standard Metro 2 Format, including the Header Record.
- Report full file on a monthly basis.
- Report the complete name, social security number, and address of the obligor.
- Report the phone number and birth date, when available.
- An acceptable reason for deleting accounts is when Child Support cases are withdrawn by the courts.
- In the Identification Number field, report the internal code that identifies the child support agency where the information is verified.
- All parties reporting credit information must comply with the Fair Credit Reporting Act and any applicable state laws.
- All parties reporting credit information must respond to consumer inquiries.

**Note: The guidelines contained in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.**

## CHILD SUPPORT REPORTING GUIDELINES

1. State agencies ***that are able to age the accounts*** should report the following Account Status Codes (Base Segment, Field 17A):

### **Status 11**

Reported for all open, current accounts, and for cases that have been brought current. Use this status when the child, or youngest child (in the case of multiple children), has ***not*** yet reached the age of majority or emancipation, or the statute of limitations for judgments in that state has not been reached.

### **Status 13\***

Reported when the Office of Child Support Enforcement rates this case "satisfied." Use this status when the child, or youngest child (in the case of multiple children), ***has*** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

### **Status 62**

Reported when the Office of Child Support Enforcement rates this case as "satisfied" and the account was previously a collection. Use this status when the child, or youngest child (in the case of multiple children), ***has*** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

### **Statuses 71, 78, 80, 82-84\*\***

Reported to reflect the appropriate stage of delinquency (30 days to 180 or more days past the due date).

### **Status 93\*\***

Reported when the Office of Child Support Enforcement rates this case as in collections.

### **Status DA**

Reported when a Child Support case is withdrawn by the courts. The action taken by the consumer reporting agencies is to delete the account from their files.

### **Status 05\***

Reported when the child support case is transferred to another state because of the relocation of the obligor. This usually occurs with a URESA (Uniform Reciprocal Enforcement Support Act) account. The state agency is responsible for notifying another agency when the account is being transferred to their jurisdiction.

Report the Payment History Profile, which provides up to 24 months of payment history, in order for the agency to control and maintain the payment history.

*\* When the Account Status is 05 or 13, the Payment Rating must also be reported.*

*\*\* When Status 71, 78, 80, 82-84 or 93 is reported, the account should be reported with a Special Comment "CS" each month in order to overlay the date of first delinquency. Special Comment "CS" is reported only until the child or youngest child reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.*

## CHILD SUPPORT REPORTING GUIDELINES

State agencies ***that are unable to age the accounts*** should report the following Account Status Codes (Base Segment, Field 17A):

### **Status 11**

Reported for all open, current accounts, and for cases that have been brought current. Use this status when the child, or youngest child (in the case of multiple children), has ***not*** yet reached the age of majority or emancipation, or the statute of limitations for judgments in that state has not been reached.

### **Status 13\***

Reported when the Office of Child Support Enforcement rates this case "satisfied" and the account was previously reported as current. Use this status when the child, or youngest child (in the case of multiple children), ***has*** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

### **Status 62**

Reported when the Office of Child Support Enforcement rates this case "satisfied" and the account was previously a collection. Use this status when the child, or youngest child (in the case of multiple children), ***has*** reached the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

### **Status 93**

Reported when the Office of Child Support Enforcement rates this case as in collections. If a Status 93 is reported, the account should be reported with a Special Comment "CS" each month in order to overlay the date of first delinquency. Special Comment "CS" is reported only until the child or youngest child reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.

### **Status DA**

Reported when a Child Support case is withdrawn by the courts. The action taken by the consumer reporting agencies is to delete the account from their files.

### **Status 05\***

Reported when the child support case is transferred to another state because of the relocation of the obligor. This usually occurs with a URESA (Uniform Reciprocal Enforcement Support Act) account. The state agency is responsible for notifying another agency when the account is being transferred to their jurisdiction.

*\* When the Account Status is 05 or 13, the Payment Rating must also be reported.*

## CHILD SUPPORT REPORTING GUIDELINES

2. Portfolio Type (Base Segment, Field 8) — O (Open)
3. Account Type Codes (Base Segment, Field 9)
  - 50 — Family Support
  - 93 — Child Support
4. Date Opened (Base Segment, Field 10) — the date the case was initiated with the state agency
5. Highest Credit or Original Loan Amount (Base Segment, Field 12) — zero
6. Terms Duration (Base Segment, Field 13) — 001
7. Scheduled Monthly Payment Amount (Base Segment, Field 15) — the monthly debt obligation of the obligor
8. Special Comment Codes (Base Segment, Field 19) — Any Special Comment Code can be reported on accounts that do not require Special Comment Code CS.  
  
Refer to Exhibits 6 and 7 in the Metro 2 Format for descriptions of Special Comment Codes.
9. Compliance Condition Codes (Base Segment, Field 20) — Report Compliance Condition Codes in conjunction with Account Status Codes and Payment Ratings when comments are required for legal compliance.  
  
Refer to the Metro 2 Format Field 20 Definition for descriptions of Compliance Condition Codes.
10. Current Balance (Base Segment, Field 21) — the total amount due from outstanding support payments. This amount must equal, at a minimum, one Scheduled Monthly Payment Amount.
11. Amount Past Due (Base Segment, Field 22) — the total amount in arrears
12. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — the activity date  
  
The FCRA Compliance/Date of First Delinquency must freeze when the child, or youngest child (in the case of multiple children), reaches the age of majority or emancipation, or the statute of limitations for judgments in that state has been reached.
13. ECOA Code (Base Segment, Field 37) — 1 (individual) on all records
14. Consumer Information Indicator (Base Segment, Field 38) — Report code T (Credit Grantor Cannot Locate Consumer) and code U (Consumer Now Located) when appropriate.

# Third Party Collection Agency/ Debt Purchaser/Factoring Company Reporting

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## GENERAL REPORTING GUIDELINES

A Third Party Collection Agency is a company or individual who specializes in collecting outstanding debts for other businesses or individuals. A Debt Purchaser/Factoring Company is a company or individual who purchases accounts with the intent of collecting debts owed.

- Report data in the standard Metro 2 Format, including the Header Record.
- Report at least on a monthly basis.
- Report the complete name, address and social security number of the legally liable consumer(s), using J2 Segments for reporting secondary names.
- The first time you report to the consumer reporting agencies, report your entire file. On subsequent updates, report the entire file, or at a minimum, newly opened accounts, paid accounts, and accounts which have had changes since the previous reporting period.
- Report paid in full collection accounts before purging the accounts from your internal collection system.
- **Do not delete paid in full collection accounts.**
- Acceptable reasons for deleting accounts are:
  - Accounts which have been canceled and returned to creditor.
  - Accounts which have been forwarded or sold to another entity.
  - Accounts reported in error.
- All parties reporting credit information must comply with the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), any applicable state laws and regulatory authorities.
- The Date of First Delinquency is used to comply with FCRA sections 605 and 623 (obsolescence period). See page 10-4 of this document for detailed reporting requirements.

## **THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES**

- In the Identification Number field, report the internal code that identifies the third party collection agency/debt purchaser/factoring company where information is verified.
- All parties reporting credit information must respond to consumer inquiries.

**Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.**



## THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

### 1. Consumer Account Number (Base Segment, Field 7)

- Report the individual's complete and unique account number as extracted from your file.
- If the account number changes, report the L1 Segment. See field definitions in the Metro 2 Format.

*Note:* Notify your consumer reporting agencies the first time this situation occurs.

### 2. Portfolio Type (Base Segment, Field 8) — O (Open)

### 3. Account Type Codes (Base Segment, Field 9)

- 48 — Collection Agency/Attorney
- 77 — Returned Check
- 0C — Factoring Company Account (includes Debt Purchasers)

### 4. Date Opened (Base Segment, Field 10) — the date the account was placed/assigned to the third party collection agency or purchased by the debt purchaser/factoring company. When reporting returned checks, provide the date the check was written.

### 5. Highest Credit or Original Loan Amount (Base Segment, Field 12) — original assigned amount as of the date placed, assigned or purchased. When reporting returned checks, report the original amount of the check, excluding fees and interest.

### 6. Terms Duration (Base Segment, Field 13) — 001

### 7. Account Status Codes (Base Segment, Field 17A) — report **only** the following:

- 93 — Account assigned to internal or external collections.
- 62 — Paid in full, was a collection account.
- DA —Delete account.

Acceptable reasons for deleting accounts are:

- Accounts which have been canceled and returned to creditor.
- Accounts which have been forwarded or sold to another entity.
- Accounts reported in error.

***Do not delete paid in full collection accounts.***

### 8. Billing Date (Base Segment, Field 24) — master file activity date.

## THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

9. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — the date of the first delinquency **with the original creditor** that led to the account being placed for collection or sold. If this date is not available, use the date the account was opened with the original credit grantor.

Example:

### **Credit Grantor Reports:**

Status Code	Definition	Activity Date	Date of First Delinquency
11	Current	January	Zero-fill
71	30 days past the due date	February	02/28/2003
78	60 days past the due date	March	02/28/2003
80	90 days past the due date	April	02/28/2003
82	120 days past the due date	May	02/28/2003
83	150 days past the due date	June	02/28/2003

Account is assigned to collection agency or sold to debt purchaser/factoring company.

### **Collection Agency/Debt Purchaser/Factoring Company Reports:**

Status Code	Definition	Activity Date	Date of First Delinquency
93	Collection	August	02/28/2003
93	Collection	September	02/28/2003
	<i>Consumer agrees to a repayment plan. First payment is received by collection agency/debt purchaser/factoring company or credit grantor's internal collection department.</i>		
93	Collection	October	02/28/2003
	<i>Consumer continues to make payments. Balance amount Is reported as decreasing.</i>		
62	Paid collection account	November	02/28/2003
	<i>Balance amount is reported as zero.</i>		

**Notes: The FCRA Compliance/Date of First Delinquency does not change due to subsequent repayment agreements.**

**When reporting returned checks, report the date the check was returned for insufficient funds. If not available, report the date of the check.**

## THIRD PARTY COLLECTION AGENCY/DEBT PURCHASER/FACTORING COMPANY REPORTING GUIDELINES

10. Report Compliance Condition Codes (Base Segment, Field 20) and Special Comments (Base Segment, Field 19) in conjunction with Account Status Codes to further define the accounts.

**Examples:**

Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 93.

Special Comment AU (Account legally paid in full for less than the full balance) could be reported with Account Status Code 62.

11. Current Balance (Base Segment, Field 21) — balance amount, which may include fees and interest, depending on state and federal laws. If payments are made, the Balance amount should decrease accordingly.
12. ECOA Code (Base Segment, Field 37; J2 Segment, Field 10) — used to designate an account as joint, individual, etc. in compliance with the Equal Credit Opportunity Act (ECOA).

**Note:** Authorized users (ECOA Code 3) should not be reported because they are not contractually liable.

13. Consumer Information Indicator (Base Segment, Field 38 and J2 Segment, Field 11) — used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.
14. Report the K1 Segment, which contains the name of the original creditor and the creditor's classification. When reporting returned checks, report the name of the payee in the Original Creditor Name field.

**Notes:** Refer to the guidelines for the K1 Segment in the Metro 2 Format. CDIA policy and some state laws stipulate that the original creditor must be identified. The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports. Without the original creditor names, consumers may not know what the accounts represent.

Federal law stipulates that the name of the payee must be identified when reporting returned checks.

15. The following Base Segment fields are not applicable and may be blank- or zero-filled:
- Cycle Identifier (Field 6)
  - Credit Limit (Field 11)
  - Terms Frequency (Field 14)
  - Scheduled Monthly Payment Amount (Field 15)
  - Payment Rating (Field 17B)
  - Original Charge-off Amount (Field 23)

# Student Loan Reporting

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## GENERAL REPORTING GUIDELINES

Reporters of student loan information include lenders, servicers, secondary markets, guaranty agencies, collection agencies and the U.S. Department of Education.

The following reporting guidelines refer to all reporters of student loan information:

- Report data in the standard Metro 2 Format, including the Header Record.
- Report on a monthly basis.
- Report all open accounts monthly.
- Report transferred, paid, and government claim accounts at the end of the month in which they occur.
- Report the complete name, address and social security number of the consumer.
- In the Identification Number field, report the internal code that identifies the lender, servicer, secondary market, or guarantor where information is verified.
- All parties reporting credit information must respond to consumer inquiries.

**Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.**

**LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES**

1. Account Type Code (Base Segment, Field 9) — 12 (Education Loan) for all accounts
2. Terms Duration (Base Segment, Field 13) — report monthly terms while the loan is in repayment

Terms Duration for loans in “initial school period” and a “grace period” should be blank filled since there are currently no terms. For loans in “forbearance”, report the terms that have been set for interest payments only.

3. Account Status Codes (Base Segment, Field 17A)

- 11 — Open account in good standing

**Note:** Do not report loans until the monies are disbursed to the student.

- 11 with Terms Frequency D and Payment History Profile Character B — Open account/payments deferred/account was never in repayment
- 11 with Terms Frequency D and Payment History Profile Character D — Open account/payments deferred/account was previously in repayment

**Notes:** Terms Frequency Code D should be used with Account Status Code 11 to show that payments are not currently being made (e.g., deferment, grace period, forbearance), but there is a future payment obligation.

Do not include deferred student loans in calculation of delinquency logic. Report an Amount Past Due = 0.

- 71, 78, 80, 82–84 — the appropriate stage of delinquency (30 days to 180 or more days past the due date)
- 13 — Closed/paid/zero balance account

**Notes:** For paid accounts, report the Date Closed. Also, report both the Current Balance and the Amount Past Due as zero.

When reporting Account Status Code 13, the Payment Rating must also be reported.

- 88 — Claim filed with government for insured portion of balance on defaulted loan

**Notes:** If Status Code 88 is reported but reversed after government review, report the account as Status Code DA to delete the account. The following month, report the account with the original Date Opened, the original Consumer Account Number, and the actual status. If valid payment history is available, it can be reported in the Payment History Profile.

Status 88 should be reported for the situation called “non-matriculate,” in which the student never enrolled. The claim is filed immediately.

When reporting Account Status Code 88, the Payment Rating must also be reported.

**LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES**

- 05 with Special Comment Code AT — Account closed due to transfer. (Does not include transferred to a servicer, unless that servicer is the new holder of the note.)

**Notes:** The Current Balance and Amount Past Due should be reported as zero.

When reporting Account Status Code 05, the Payment Rating must also be reported.

4. Payment History Profile (Base Segment, Field 18) — Provides up to 24 months of payment history. For deferred loans, report the Grid Character B for loans that have never been in repayment, and report Grid Character D for loans that were previously in repayment.

**Example** of Payment History Profile for a loan reaching government claim status:

Account Status Code 88, Payment Rating = 6

Billing Date = 01/31/2003; Date of First Delinquency = 01/31/2002

Payment History Profile = 665432111111000000000000

In the above example, the Payment History Profile represents, from left to right, 12/31/2002 through 01/31/2001. The 0's indicate the account was current from 1/31/2001 through 12/31/2001. The account became 30 days delinquent in 01/31/2002 and progressed to 180 days delinquent through 12/31/2001. A government claim was filed in 01/31/2003, resulting in the Status Code 88.

**Note:** It is important that the Payment History Profile be reported in order for the lender to control and maintain the payment history.

5. Compliance Condition Codes (Base Segment, Field 20) and Special Comments (Base Segment, Field 19)

Report in conjunction with Account Status Codes to further define the accounts.

**Examples:**

- Special Comment AT (Account Closed due to Transfer) —with Account Status Code 05— when an account is sold to another lender.
  - Special Comment BT (Principle deferred/Interest payment only)—for loans in forbearance
  - Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 88.
6. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — report the date as described in the Metro 2 Format.
  7. Consumer Information Indicators (Base Segment, Field 38; J1 Segment, Field 11; J2 Segment, Field 11) – used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.
  8. Deferred Payment Start Date (K4 Segment, Field 3) — report for deferred loans.
  9. L1 Segment — report one time when account numbers change due to an account acquisition or internal account number change.

## LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

### For Multiple Disbursements of the Same Loan:

- Combine multiple disbursements into a single account.
- Retain the original Consumer Account Number.
- Retain the original Date Opened of the first disbursement.
- Increase the Original Loan Amount, Current Balance, and Scheduled Monthly Payment Amount (when in repayment) to include totals for all disbursements.

**Example:** If the loan is for \$10,000 and the first disbursement is for \$2,000, report the Original Loan Amount field as \$2,000. As additional disbursements are made, increase the Original Loan Amount field to include additional disbursements.

- Change Terms Duration if appropriate.

### For Multiple Loans:

- Multiple loans must be reported as separate accounts.
- When multiple loans are consolidated, report the new loan as Account Status Code 11 and each multiple loan as Account Status 13, with the appropriate Payment Rating.

### For Loans Transferred in from Another Lender:

- If the previous reporter's Consumer Account Number is available, report the L1 Segment to change the Consumer Account Number. The Base Segment should contain the previous reporter's Consumer Account Number, and the L1 Segment should contain the reporter's New Consumer Account Number. The L1 Segment should only be reported the first time the new account number is reported.
- Retain the previous lender's Date Opened.
- Report the K2 Segment (Portfolio Purchased From) at least one time, to show the name of that lender and avoid confusion for the consumer.

**Example:** If XYZ Bank buys accounts from ABC Bank, XYZ Bank or their servicer should report a K2 Segment containing ABC Bank.

**Note:** Notify your consumer reporting agencies the first time this situation occurs, for testing purposes.

## LENDER/SERVICER/SECONDARY MARKET REPORTING GUIDELINES

### **For Loans Reported by a Servicer:**

- The Identification Number should refer to the current holder of the note.

**Note:** Verification of accounts will be done with the servicer.

### **For Loans that are Forgiven when a School Closes:**

- Report Account Status Code DA to delete the account.

### **For Loans that are Forgiven when a Student becomes Disabled:**

- If the loan had been in repayment prior to the student becoming disabled, report Account Status Code 13, Payment Rating 0, Current Balance 0, and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- If the loan had never been in repayment, report Account Status Code DA to delete the account.

### **For Loans that are Forgiven due to "Teacher Forgiveness":**

- If the loan had been in repayment prior to being forgiven, report Account Status Code 13, Payment Rating 0, Current Balance 0 and Amount Past Due 0 to indicate a paid/closed account, along with the appropriate Date Closed.
- If the loan had never been in repayment, report Account Status Code DA to delete the account.

### **For Loans that were Falsely Certified:**

- Report Account Status Code DA to delete the account.



## **GUARANTY AGENCY/U.S. DEPARTMENT OF EDUCATION REPORTING GUIDELINES**

- Do not report the account during the review period.
- Do not report the account if it is returned to the lender.
- Guaranty agencies should follow the reporting guidelines for Lender/Servicer/Secondary Market when reporting loans that are not guaranteed by the government.

### **GENERAL REPORTING GUIDELINES**

1. Consumer Account Number (Base Segment, Field 7) —report the new number as assigned by the guaranty agency.
2. Date Opened (Base Segment, Field 10) — report the date the defaulted claim was paid to the lender.
3. FCRA Compliance/Date of First Delinquency (Base Segment, Field 25) — report the date of the first delinquency **with the original lender** that led to the defaulted claim.

**Note:** If multiple defaults are reported as one loan (compressed), the Date of First Delinquency must be the date of the first delinquency that led to the earliest default.

4. Consumer Information Indicator (Base Segment, Field 38; J1 Segment, Field 11, J2 Segment, Field 11) — used to specify that a consumer has filed bankruptcy or a consumer cannot be located. Refer to Exhibit 9 in the Metro 2 Format for a list of available indicators.
5. K1 Segment — report the complete name of the lender to whom the claim was paid in the Original Creditor Name field. Also, report Creditor Classification Code 07 to indicate Educational.

**Note:** The K1 Segment is required for all accounts reported, regardless of Account Status Code.

## **GUARANTY AGENCY/U.S. DEPARTMENT OF EDUCATION REPORTING GUIDELINES**

### **For Defaulted Loans:**

Account Status Codes (Base Segment, Field 17A) — report *only* the following:

- 93 — Account assigned to internal or external collections. (Status 93 should be reported immediately after the review period if retained.)

**Notes:** If a consumer is making payments, continue to report the account as a Status Code 93, but report the declining balance.

If accounts are turned over to a Collection Agency and the Collection Agency reports the accounts to the credit bureaus, the guaranty agency should report the accounts as Status DA to delete them. These accounts cannot be reported by both agencies, causing duplication. The FCRA Compliance/Date of First Delinquency should contain the date of the first delinquency with the original lender that led to the default. The K1 Segment should contain the complete name of the original lender/servicer/secondary market to whom the claim was paid, as well as Creditor Classification Code 07.

- 62 — Account paid in full/was a collection account.

### **For Rehabilitated Loans:**

Report Account Status Code DA to delete the account.

**Note:** The claim reported by the original lender will remain on the file until purged according to FCRA guidelines.

### **For Accounts Sent to DOE (Guaranty Agencies Only):**

Report Account Status Code DA to delete the account.

### **For Accounts with a Balance under Total and Permanent Disability:**

Report Account Status Code 62 to indicate the account is paid.

### **For Accounts with a Balance and Consumer is Deceased:**

Report Account Status Code 62 and ECOA Code X.

### **For Guaranty Agencies Dissolving or Undergoing Bankruptcy:**

Contact the Consumer Data Industry Association (CDIA) to determine the appropriate steps in the reporting process that would be unique to the agency's specific situation.

### **For Loans that are Forgiven when a School Closes:**

Report Account Status Code DA to delete the account.

## **STUDENT LOAN GLOSSARY of TERMS**

### **False Certification**

Relief for borrowers for whom the school falsified the borrower's name on either the loan application or disbursement authorization, unless the student received the proceeds of the loan.

### **Forbearance**

An option offered to borrowers who are unable to make regular monthly payments. During the forbearance period, the borrower is responsible only for making interest payments on the loan, which in many cases is capitalized (added to the principal balance).

### **Forgiven Loans**

Government-guaranteed education loans that do not have to be repaid if the school closes due to financial reasons or is shut down by regulators. Students qualify when the loan was disbursed on or after 1/1/1986, the school closed before the student received a degree or certificate, the student could not have completed the education program by transferring credits to another institution, the student was in attendance at the school when it closed or was on an approved leave of absence or had withdrawn from the program no more than 90 days before the school closed. In order for a student loan to be forgiven or discharged, the student must have approval from the U.S. Department of Education.

### **Grace Period**

The period of time, generally six months, between the time the borrower is no longer attending school and the date repayment of the student loan is expected to begin.

### **Guaranty Agency**

A state or private nonprofit organization that has an agreement with the Secretary of the U.S. Department of Education, under which the organization will administer a student loan guarantee program under the Higher Education Act of 1965, as amended. A guarantor pays a claim to the original lender when a student defaults on an educational loan.

### **Initial School Period**

The period of time immediately following the loan disbursement when the borrower is attending school and repayment is not required.

### **Lender**

A bank, credit union, savings and loan association, insurance company, or other lending institution, which is subject to examination and supervision by an agency of the United States.

### **Rehabilitated Loans**

Educational loans that were previously in collections with a guarantor of the U.S. Department of Education. The rehabilitation process requires that a student must commit to, and make, 12 consecutive payments on the loan, in good standing. At that time, the loan can then be resold to a new lender or the original lender.

### **Secondary Market**

An entity which purchases student loan obligations from participating lenders in a secondary market and pays lenders par, premium or discount on the original principal balance of the note. A secondary market may also service the loans that it purchases.

## **STUDENT LOAN GLOSSARY of TERMS**

### **Servicer**

An organization that services (i.e., processes) a student loan debt following origination, to ensure due diligence of the debt with respect to enforcement of the terms of the promissory note as defined under Federal regulations.

### **Teacher Forgiveness**

A portion of the Federal Family Education Loan (FFEL) program whereby the Secretary of the U.S. Department of Education repays portions of student loans. To qualify, the student must meet certain criteria, such as teaching, nursing, or volunteering through the Peace Corps.

# Utility Company Reporting

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## GENERAL REPORTING GUIDELINES

Reporters of utility company data include Energy companies (e.g., coal and wood dealers, electric light and power, fuel oil distributors, gas companies — natural and bottled, etc.), Communications companies (e.g., telephone, cable, etc.) and Service companies (e.g., water, garbage, rubbish and other disposal companies, etc.).

The following reporting guidelines apply to all reporters of utility company data:

- Report data in the standard Metro 2 Format, including the Header Record.
- Report all current and delinquent open accounts on a monthly basis.
- Report closed accounts at the end of the month in which they occur.
- Report the complete name, address, and social security number of the legally liable consumer(s).
- Report the phone number and date of birth, when available.
- Report the ECOA Code to designate the account as joint, individual, etc. in compliance with the Equal Credit Opportunity Act (ECOA).
- Report the Payment History Profile, which provides up to 24 months of payment history, in order to control and maintain the payment history.
- In the Identification Number field, report the internal code that identifies the utility company where information is verified.
- All parties reporting credit information must respond to consumer inquiries.
- All parties reporting credit information must comply with the Fair Credit Reporting Act and any applicable state laws.

**Note: The guidelines in this document are specific to your industry and should be used in conjunction with the specifications in the Metro 2 Format. Refer to the Metro 2 Format for detailed information on segments and field information.**

## UTILITY COMPANY REPORTING GUIDELINES

### 1. Consumer Account Number (Base Segment, Field 7)

- Report the individual's complete and unique account number as extracted from your file.
- If a consumer has multiple accounts, the account numbers must be unique. If necessary, append a unique identifier to the original account number for each account.
- If the account number changes, report the L1 Segment. See field definitions in the Metro 2 Format.

**Note:** Notify your local consumer reporting agencies the first time this situation occurs.

### 2. Portfolio Type (Base Segment, Field 8)

- O (Open) - for all utility services' payment plans
- I (Installment) - for merchandise (e.g., appliances, etc.)

### 3. Account Type Codes (Base Segment, Field 9)

- 92 (Utility Company) - for all utility services' payment plans
- 06 (Installment Sales Contract) - for merchandise (e.g., appliances, etc.)
- 4D (Telecommunications/Cellular) - for telecommunications companies, as appropriate

### 4. Highest Credit or Original Loan Amount (Base Segment, Field 12)

- For utility services' accounts, report the highest balance ever attained.
- For Installment accounts, report the amount of the contract.

### 5. Terms Duration (Base Segment, Field 13)

- For utility services' accounts, report Terms Duration as 001.
- For Installment accounts, report the number of months of the contract.

### 6. Terms Frequency (Base Segment, Field 14)

- For utility services' accounts, blank fill.
- For Installment accounts, report the frequency for payments due.

## UTILITY COMPANY REPORTING GUIDELINES

### 7. Scheduled Monthly Payment Amount (Base Segment, Field 15)

- For utility services' accounts, zero fill.
- For Installment accounts, report the regularly scheduled monthly payment amount.

### 8. Account Status Codes (Base Segment, Field 17A) and Payment Ratings (Base Segment, Field 17B)

- Report full file information, including open/current accounts (Status Code 11), all stages of delinquency (Status Codes 71, 78, 80, 82–84), derogatory accounts (Status Codes 93, 95–97) and closed or paid accounts (Status Codes 13, 61–64). When the Account Status Code is 13 or 95, the Payment Rating must also be reported.
- Refer to Exhibit 4 in the Metro 2 Format for specific definitions of Account Status Codes.

### 9. Special Comments (Base Segment, Field 19) and Compliance Condition Codes (Base Segment, Field 20)

- Report Special Comments and Compliance Condition Codes in conjunction with Account Status Codes to further define the accounts. Refer to Exhibits 6 and 7 in the Metro 2 Format for specific definitions of Special Comments, and the Field 20 Definition for specific definitions of Compliance Condition Codes.

**Example:** Compliance Condition Code XB (Account information disputed by consumer) could be reported with Account Status Code 93.

- When a utility service is terminated due to nonpayment, Special Comment M (Account Closed at Credit Grantor's Request) should be reported with the appropriate Status Code.

If the account is subsequently reinstated, remove the Special Comment M.

### 10. Current Balance (Base Segment, Field 21)

- For all accounts, report the total current balance of the account.

### 11. Amount Past Due (Base Segment, Field 22)

- For delinquent or derogatory accounts, report the dollar amount past due.

# Correction Process

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## **THE CORRECTION PROCESS**

From time to time, you will find it necessary to correct erroneous information you have reported to the consumer reporting agencies. The discovery of errors may come about as a result of consumer contact or through internal processes.

Communication of the corrections to the consumer reporting agencies can be accomplished in one of the following ways:

- Automated File Maintenance is the recommended method because the reporting mechanism is already in place, it's cost-efficient, consistent and timely.
- The Automated Universal Data Process or Universal Data Form should be used to make corrections that are not supported by your internal automated reporting system.

**Reporting errors must be corrected promptly in order to comply with the Fair Credit Reporting Act [section 623 (a) (2) (b)].**



## Correction Process

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### **AUTOMATED FILE MAINTENANCE**

#### **Payment History Profile**

Up to 24 months of payment history can be corrected by reporting the Payment History Profile.

Refer to Field Definitions - Base Segment field #18 and to Exhibit 5 in the Metro 2 Format section for complete reporting rules and examples.

#### **Correction Indicator**

Set this indicator to '1' to replace the most recently reported update for the same reporting time period.

Refer to Field Definitions - Base Segment field #4 in the Metro 2 Format section for complete reporting rules and an example.

### **AUTOMATED UNIVERSAL DATA PROCESS**

The Automated Universal Data (AUD) process works as follows:

- Each consumer reporting agency and data furnisher has its own access to the network.
- When a consumer contacts a data furnisher and requests a change of information that has been previously reported, the data furnisher researches the account. If the data furnisher verifies that the information in question needs to be changed, the company will use the AUD software to document the proper identifying information and the update to be made to the consumer's credit file.
- The data furnisher logs onto the network and transmits the updated information to the consumer reporting agencies.
- Based on the repositories (Equifax, Experian, Innovis, TransUnion) to which the data furnisher reports, the network will forward the AUD only to the appropriate consumer reporting agencies.

## Correction Process

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- The AUD transaction charge covers the transmission of one (1) transaction to all preselected repositories. The data furnisher will be billed for each AUD transaction.
- The consumer reporting agencies retrieve the AUD from their mailboxes and update the consumers' files accordingly.
- **To complete the process, when a change has been made, data furnishers must also update their internal records to avoid re-reporting incorrect information.**

### **BENEFITS OF AUD OVER MANUAL UNIVERSAL DATA FORMS**

Several benefits of using AUD instead of manual Universal Data Forms are:

- **3 for 1 Feature** – If you change a tradeline because your customer calls you directly, AUD process will automatically send copies of your update (AUD) to all the consumer reporting agencies to which you originally reported the data. This notification is required by the Fair Credit Reporting Act. [See section 623 (a) (2) (B).] Your operators won't have to worry about making compliance decisions.
- **Cost** – Each AUD costs less than a first class postage stamp to send. And, the Post Office won't make 3 other copies for you!
- **No Illogical Conditions** – Information within an update must be complete and logical. A paper UDF has no control over the quality or completeness of the information that is entered into individual fields, but an AUD does.

# Consumer Dispute Process

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## **CONSUMER DISPUTE PROCESS**

The Fair Credit Reporting Act guarantees consumers the right to dispute information that has been previously reported to consumer reporting agencies. (See sections 611 and 623).

The consumer may initiate his or her dispute at a consumer reporting agency (Equifax, Experian, Innovis or TransUnion), one of the affiliates of that repository, or a reseller of consumer reports. **Regardless of the source at which the dispute originates, the data furnisher must respond.** (See Federal Trade Commission interpretation letter of July 1999 <http://www.ftc.gov/os/1999/9908/faresletterfinal.htm>).

The law also describes these duties of data furnishers specific to the consumer dispute process:

- Conduct an investigation with respect to the disputed information.
- Review all relevant information provided by the consumer reporting agency.
- Report the results of the investigation to the consumer reporting agency.
- If the investigation finds that the information is incomplete or inaccurate, report those results to all other consumer reporting agencies to which the data provider furnished the information.

The law also mandates a deadline for the completion of the investigation, review, and reporting of the investigation results. This process shall be completed within a 30-calendar day period that begins when the consumer contacts the consumer reporting agency. (See sections 623 (b) (2) and 611 (a) (1).)

## Consumer Dispute Process

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### **AUTOMATED CONSUMER DISPUTE VERIFICATION (ACDV)**

In compliance with FCRA section 611 (a) (5) (D), the consumer credit reporting industry maintains an automated dispute resolution system. This system, called ACDV, is available for use by all data furnishers.

### **ACDV WORKFLOW**

The ACDV process works as follows:

- Each consumer reporting agency and data furnisher has its own access to the network.
- When a consumer contacts a consumer reporting agency with a dispute, the agency transmits the disputed information to the data furnisher.
- The data furnisher accesses the network and retrieves the disputed data.
- The data furnisher researches the disputed account, and transmits a response back to the consumer reporting agency. If the information is verified as correctly reported, the response goes only to the consumer reporting agency that initiated the dispute. If the information is changed or updated, the ACDV process automatically sends copies of the changes to the other consumer reporting agencies to which the furnisher had previously provided the information.
- The consumer reporting agencies retrieve responses, update the credit files accordingly and respond back to the consumers.
- **To complete the process, when a change has been made, data furnishers must also update their internal records to avoid re-reporting incorrect information.**

## Consumer Dispute Process

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### **BENEFITS OF ACDV OVER MANUAL CONSUMER DISPUTE VERIFICATION FORMS**

- **Automated Copies** – If you change a tradeline in response to a consumer reporting agency-generated consumer dispute, the ACDV process will send copies of the dispute and response to each of the consumer reporting agencies to which you originally reported the data. This notification is required by the Fair Credit Reporting Act, and the software does it automatically. [See section 623 (b) (1) (D).] Also, by sending the information to all consumer reporting agencies which have it, you pre-empt future disputes, thus reducing your costs. Finally, credit data is more accurate at all the agencies to which you report, saving frustration for your customer.
- **Cost** — Each ACDV transaction costs less than a first class postage stamp.
- **No Illogical Conditions** — When a consumer reporting agency sends out an “It’s not my account” dispute, they need reverification about the consumer’s identifying information. The software edits require that the dispute be answered accurately. In other words, if you get an “It’s Not Mine” you cannot answer with “Update Balance.”
- **Fast Response Time** — For the calendar year 2001, nearly 70% of all automated consumer disputes were answered in 10 days or less.

### **CONSUMER DISPUTE VERIFICATION FORMS**

Directions for use of the manual Consumer Dispute Verification forms are provided for customers that have chosen not to automate their CDV processing through the ACDV system.

- The consumer reporting agency requesting reverification is identified on the upper left hand corner of the dispute.
- The consumer’s account number is displayed below the consumer reporting agency’s address.
- The FCRA mandates a deadline for CDV responses. The due date is listed on the form.

## Consumer Dispute Process

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- Consumer identifying information is provided.
- The reason(s) the consumer gave for disputing this account is detailed on the form. **If this reason(s) is not specifically answered, the account may be deleted by the consumer reporting agency.**
- Space is provided for the data furnisher to reverify each piece of the consumer's identifying information. **If the consumer is disputing ownership of the account ("It's not mine") sufficient identifying information must be provided for the consumer reporting agency to continue to report the account.**
- The form allows for a comparison of the information that was previously reported to the consumer reporting agency and what is now showing on the data furnisher's accounts receivable system.
- **The reinvestigation must be completed within the time period allotted by law, therefore CDIA recommends that all disputes be responded to within 7 days of receipt.**
- After the investigation is completed, the data furnisher must complete the CDV form with an authorized signature and telephone number and return it to the consumer reporting agency that sent it.
- If information is changed or corrected on the CDV form, the data furnisher must provide copies of the form to all consumer reporting agencies to which it regularly reports information. Failure to do so violates FCRA section 623 (b) (1) (D).
- **The data furnisher must also update its internal accounts receivable system, to avoid re-reporting erroneous information.**